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This study presents data on group insurance coverage for public school personnel during the 1964-65 academic year, collected from 646 school systems of all sizes throughout the United States. Areas covered include (1) group life insurance, (2) group hospitalization insurance, (3) group medical-surgical insurance, (4) group major medical insurance, (5) group disability insurance, (6) group occupational liability insurance, (7) group fidelity and burglary-theft insurance, and (8) group automobile insurance. Another section gives information on employer cooperation, payroll deductions, sponsor, underwriter, payment of premiums, coverage, dependent coverage, and types of insurance offered in each school district included in the study. A brief bibliography lists selected publications designed to assist school personnel to establish new group insurance programs or to improve existing ones. A related document is EA 001 802. (TT)

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RESEARCH REPORT 1966-R4

Employer Cooperation in Group Insurance Coverage for Public-School Personnel, 1964-65

EA 001 801

RESEARCH DIVISION – NATIONAL EDUCATION ASSOCIATION
March 1966

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FOREWORD

In order for a school system to compete on the open market for the finest available personnel, it is necessary to provide, in addition to a desirable educational program, an attractive salary schedule, adequate working conditions, and a comprehensive program of nonwage benefits. The district that is able to cooperate in providing a variety of group insurance benefits will almost certainly gain a decided advantage over its neighbors in employing and keeping teachers.

Participation of employers in providing and paying the costs of various types of group insurance for employees and their dependents is a well-established practice in business, industry, and government service. It comes as no surprise, therefore, that such programs are becoming more generally accepted as part of the personnel function in public education. Periodically, the NEA Research Division plans to survey group insurance practices among the school systems of our nation, noting trends in the provision of such benefits as well as any novel approaches that may be employed by various systems.

The study has been tabulated and reported under the direction of Jack H. Kleinmann, Assistant Director, on the basis of a questionnaire which had been developed by Eleanor Donald Malmborg, Research Assistant.

The Division is most grateful to the many central-office personnel who supplied the basic information for this report on current practice, and who so graciously responded to our many requests for additional information.

HAZEL DAVIS
Director, Research Division

I. INTRODUCTION

The school year 1940-41 marked the first attempt of NEA Research Division to ascertain the extent of group insurance available to public-school personnel. Information concerning "official cooperation in maintaining group hospitalization or group health insurance" was reported as part of a comprehensive study of teacher personnel procedures.1/ The second such study reported information for the 1950-51 school year.2/ Subsequent surveys were made in 1955-563/ and 1961-62.4/ All of these studies dealt with urban school districts in cities of 2,500 or more population. The 1960-61 study was the most comprehensive of the four, reporting school system practice concerning many different types of group insurance. The present study, for the school year 1964-65, is the first which deals exclusively with group insurance; it contains data similar to those contained in the 1960-61 report and, in addition, provides analyses of group insurance provisions on a system-by-system basis.

Sample and Return

Table 1 furnishes information on the number of questionnaires sent, the number of systems responding, and the number of usable replies as a percentage of the number of questionnaires sent. All operating school systems in Strata 1-4 (pupil enrollment of 12,000 or more) were sent questionnaires, as were 203 selected suburban systems with enrollments below 12,000. Usable replies totaled 88.0 percent of the Strata 1-4 systems and 95.1 percent of the suburban systems. Four separate mailings were used to secure this return.

The Questionnaire

The questionnaire consisted of two parts, A and B. Part A sought information concering 12 specific types of group insurance: life, hospitalization, medical-surgical, major medical, group-practice clinic plan, optical, dental,

1/ National Education Association, Research Division. "Teacher Personnel Procedures: Employment Conditions in Service." Research Bulletin 20: 83-115; May 1942.

2/ National Education Association, Research Division. "Teacher Personnel Practices, 1950-51: Employment Conditions in Service." Research Bulletin 30: 35-63; April 1952.

3/ National Education Association, Research Division. Teacher Personnel Practices, Urban School Districts, 1955-56. Special Memo. Washington, D.C.: the Association, June 1956. 34 p.

4/ National Education Association, Research Division. Personnel Administration in Urban School Districts, 1961-62. Research Report 1963-R13. Washington, D.C.: the Association, December 1963. 113 p.

TABLE 1.--NUMBER OF QUESTIONNAIRES SENT AND NUMBER AND PERCENT OF RESPONSES

Enrollment stratification	Total number of operating systems, 1964-65	Number of systems reporting	Number of usable replies	Number of usable replies as percent of total operating systems
1	2	3	4	5
Stratum 1--100,000 or more	21	21	21	100.0%
Stratum 2--50,000-99,999	48	48	48	100.0
Stratum 3--25,000-49,999	73	65	65	89.0
Stratum 4--12,000-24,999	301	293	256	85.0
Total, Strata 1 to 4	443	427	390	88.0%
Selected suburban systems--below 12,000 enrollment	203a/	196	193	95.1%b/

a/ Number of questionnaires sent.
b/ Number of usable replies as percent of total questionnaires sent.

disability, occupational liability, fidelity and/or burglary-theft, student or employee school accident, and automobile used for school purposes. For each insurance, information was requested concerning employer cooperation, payroll deductions, sponsors, underwriters, payment of premiums, voluntary vs. compulsory coverage, eligibility, and coverage of dependents.

Part B of the questionnaire pertained only to those systems which cooperated in the provision of group life insurance programs, and sought detailed information concerning the development of such programs, coverage and benefits provided, and use of premium refunds. Information from Part B, on a system-by-system basis, will be included in a forthcoming research report which will deal exclusively with the provisions and administration of group life insurance plans for public-school personnel.

The questionnaire also contained a request for printed materials or brochures describing the various insurance plans in effect. On the basis of these descriptions a third research report is presently in preparation. It will contain analyses and descriptions of group health insurance plans in effect during 1964-65 for public-school personnel.

Organization of the Report

The report, in additon to the introduction, contains 10 sections:

II. Summary and High Lights
III. Group Life Insurance
IV. Group Hospitalization Insurance
V. Group Medical-Surgical Insurance
VI. Group Major Medical Insurance
VII. Group Disability Insurance
VIII. Group Occupational Liability Insurance
IX. Group Fidelity and/or Burglary-Theft Insurance
X. Group Automobile Insurance
XI. System-by-System Reporting by Enrollment of School District

Sections III-X, each pertaining to specific types of group insurance, contain summary tables presenting the questionnaire findings, and brief text discussion calling attention to the more significant findings.

Although the questionnaire also inquired into the status of group practice clinic plans, group optical plans, and group dental plans, these types of insurance are not reported on in separate chapters since they are available in so few school systems. Where available, they are listed in column 12, Table 11, the system-by-system reporting contained in Section XI. Section XI also includes a discussion of these insurance programs. In cases where two or more plans of a particular type of group insurance are available in a single system, such information is also reported in column 12 of Table 11.

A brief bibliography is included. It contains a selected list of publications which will be of interest and assistance to school personnel desiring to establish new group insurance programs or to improve existing programs.

II. SUMMARY AND HIGH LIGHTS

In general, employers may cooperate in providing a particular group insurance for employees in one or more of three ways:

1. An employer may sponsor the insurance plan by contracting for the plan directly with an insurance underwriter.
2. An employer may make payroll deductions for the insurance premiums, thus facilitating payments for the coverage on the part of individual staff members.
3. An employer may pay part or all of the premium cost of the insurance coverage, either by allotting a specified sum per employee (sometimes differentiating in amounts between those employees with and those without dependents) or by allotting a specified sum to be applied toward the total cost of the insurance premium for all those insured.

The term employer is used throughout the report to refer to the agency sponsoring or sharing in the financing of certain insurance. This agency may be the local, county, or state government; in most cases, however, the employer is the local board of education.

Extent of Cooperation

Table 2-A summarizes the extent of employer cooperation among responding school systems in the various types of group insurance. Systems are included in this table if the employer cooperates in one or more of the above-mentioned three ways.

It may be seen that for all systems reporting--those in Strata 1-4 and the suburban--employer cooperation is most prevalent in health insurance: hospitalization, medical-surgical, and

TABLE 2-A.--NUMBER AND PERCENT OF SCHOOL SYSTEMS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP INSURANCE COVERAGE, 1964-65

Type of insurance	Total systems reporting, 12,000 and over in enrollment		Strata, by enrollment				Selected suburban systems, less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Life	201	51.5%	71.4%	64.6%	56.9%	46.1%	82	42.5%
Hospitalization	332	85.1	95.2	91.7	83.1	83.6	179	92.7
Medical-surgical	323	82.8	95.2	87.5	81.5	81.2	174	90.1
Major medical	246	63.1	76.2	68.8	66.2	60.2	133	68.9
Disability	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Occupational liability (tort)	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Fidelity	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Auto	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Total reporting cooperation in one or more types of insurance	356	91.3	100.0	100.0	89.2	89.5	189	97.9
Total reporting no cooperation in providing group insurance of types indicated	34	8.7	...	...	10.8	10.5	4	2.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 2-B.--NUMBER AND PERCENT OF SCHOOL SYSTEMS IN WHICH EMPLOYERS PAY ALL OR PART OF THE COST OF GROUP INSURANCE COVERAGE, 1964-65

Type of insurance	Total systems reporting, 12,000 and over in enrollment		Strata, by enrollment				Selected suburban systems, less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Life	99	25.4%	47.6%	35.4%	26.1%	21.5%	61	31.6%
Hospitalization	131	33.6	52.4	31.3	35.4	32.1	77	39.9
Medical-surgical	128	32.8	52.4	31.3	33.8	31.3	74	38.3
Major medical	115	29.5	42.9	29.2	32.3	27.7	86	44.6
Disability	16	4.1	4.8	4.2	6.1	3.5	5	2.6
Occupational liability (tort)	48	12.3	33.3	4.2	13.9	11.7	51	26.5
Fidelity	93	23.8	23.8	37.5	21.5	21.9	60	31.1
Auto	89	22.8	14.3	27.1	27.7	21.5	78	40.6
Number of school systems reporting	390		21	48	65	256	193	

major medical. Group hospitalization insurance is available in 85.1 percent of the Strata 1-4 systems and in 92.7 percent of the suburban systems; group medical-surgical insurance is available in 82.8 percent of the Strata 1-4 systems and in 90.1 percent of the suburban systems; group major medical insurance is available in 63.1 percent of the Strata 1-4 systems and in 68.9 percent of the suburban systems.

Next in descending order of prevalence is group life insurance, followed by disability, fidelity, auto, and occupational liability. Except for the three least frequently provided (occupational liability, fidelity, and auto), this pattern holds true not only for the total number of districts but also for each of the enrollment strata individually. No evident patterns emerge concerning the occupational liability, fidelity, and auto insurances. Clearly, however, occupational liability (tort) insurance is the one least frequently provided in each of the enrollment strata with the exception of Stratum 1.

Table 2-A also shows that, for group life, group disability, and the three types of group health insurance, cooperation is more likely to be found in the large systems than in the small ones. With very few deviations, the percentage of districts in which employers cooperate in providing these types of group insurance diminishes with each decrease in school system size, from Stratum 1 through Stratum 4. Again, no clear-cut differences are evident among the various strata with respect to the occupational liability, fidelity, and auto insurances.

As expected, a comparison between the selected suburban systems and systems in Strata 1-4 reveals that employer cooperation is more prevalent among the suburban systems in all but two of the group insurances: life and disability. This tends to support the generally held contention that wealthier systems not only provide more attractive salary schedules, but higher levels of "fringe benefits" as well.

Extent of Employer Financing

Probably the most significant of the three modes of employer cooperation is assumption by the employer of payment for part or all of the group insurance costs. Details of financing for each type of group insurance are contained in Sections III-X. Table 2-B summarizes the extent of employer participation in financing the various insurances for each of the four enrollment strata and for the group of selected suburban systems.

Although school system employers in general still do not share in the financing of group

insurance to any appreciable extent, the three health insurances (hospitalization, medical-surgical, and major medical) are those most frequently subsidized--by approximately a third of the Strata 1-4 systems. Next in order of frequency is group life insurance, followed by fidelity, auto, occupational liability, and disability. Only 1 in 25 of the Strata 1-4 systems reports paying part or all of the cost of disability insurance, although nearly half cooperate in making it available. This may be because in most cases such insurance is provided only as a supplement to paid sick leave plans and, therefore, is usually financed entirely by the employees themselves.

Interestingly, among the Strata 1-4 systems the previous pattern of declining participation in successively smaller enrollment groups is broken with respect to employer financing. In all insurances but group life and group fidelity plans a higher percentage of employers in Stratum 3 than in Stratum 2 share in the cost of coverage. As is true with most other forms of cooperation, Stratum 1 leads all the rest in the proportion of systems sharing in the cost of coverage.

Table 2-B also indicates that for every group insurance studied, with the exception of disability, a somewhat higher percentage of the selected suburban systems finances all or part of the cost of insurance coverage than is the case in the group of Strata 1-4 systems.

III. GROUP LIFE INSURANCE

Group life insurance may be defined as low-cost, wholesale financial protection in the event of death, generally provided for a group of employees. Coverage for each insured employee in the group is provided through a single, master policy. Most group life insurance is of the "term" variety. As opposed to permanent, paid-up insurance ("ordinary life"), term insurance builds up no cash or paid-up values over the years. It provides protection only so long as premiums are paid and is the least expensive form of life insurance available.

Methods of Employer Cooperation

Table 3-A concerns the ways in which employers cooperate in providing group life insurance for public-school personnel. An analysis of the table reveals the following high lights:

- More than half (51.5 percent) of the Strata 1-4 systems in the study, and 42.5 percent of the suburban group, cooperate by one means or another in providing group life insurance.

- The most frequent form of cooperation among the Strata 1-4 systems is in making payroll deductions (45.6 percent); 27.7 percent of the systems sponsor the insurance program, and 25.4 percent pay part or all of the insurance cost. Compared with the large group, a smaller percentage of suburban systems either make payroll deductions or sponsor the program; however, a somewhat higher percentage (31.6 percent) pay part or all of the insurance cost.

- More than 1 in 5 of the suburban systems (21.2 percent) pays all of the insurance cost, but only 6.4 percent of the Strata 1-4 systems do so. Conversely, a larger proportion of the Strata 1-4 systems (19.0 percent) than of the suburban group (10.4 percent) pay part of the insurance cost.

- Cooperation in providing two or more insurance plans is found in 20.7 percent of the suburban systems but in only 9.5 percent of the Strata 1-4 group.

- The distribution of employers according to ways of cooperating shows that for the Strata 1-4 systems, making payroll deductions only is the most frequent means of cooperation, followed closely in frequency by systems which cooperate in all three ways: sponsoring, making payroll deductions, and paying all or part of the cost. The most frequent means of cooperation among the suburban systems is in paying part or all of the cost only.

Sponsorship of Plans

Table 3-B furnishes information concerning the agencies which sponsor the group life insurance plans. As expected, among the Strata 1-4 systems boards of education most frequently are the agencies in whose name the master contracts are issued. Education associations, state and local, serve as the sponsoring agencies in more than 15 percent of the systems, and state retirement systems furnish the insurance in almost 7 percent of the systems. In 18 systems (4.6 percent), local governmental units serve as the sponsoring agencies. In most of these cases, school personnel are insured under the same plans available to other municipal employees.

Among the suburban systems, it is to be noted that the largest proportion of plans (19.7 percent) are sponsored by state retirement systems. The 38 systems comprising this group are in two states--35 in New Jersey and 3 in Wisconsin--both of which feature group life insurance programs as integral parts of their state retirement plans. In four suburban systems the local education associations serve as sponsors.

Payment of Premiums

Table 3-C indicates that a much larger proportion of suburban systems than systems in Strata 1-4 pay part or all of the cost for group life insurance. Only 10.4 percent of the employers in suburban systems fail to pay anything toward the cost of the insurance, while more than 25 percent of the Strata 1-4 employers fall into this category. Also, a much higher proportion of suburban employers pay the total cost of the insurance than is the case in the Strata 1-4 systems.

Among the suburban group, the high proportion of systems indicating that the state is

the agency paying all or part of the insurance cost is again accounted for by the fact that all 35 systems so indicating are to be found in New Jersey. Among the Strata 1-4 systems, the local board of education is the agency other than the employee which most frequently contributes toward the cost of the insurance.

Table 3-C also furnishes information concerning the approximate proportion of total insurance cost which is borne by the employer. The modal share among the Strata 1-4 systems is 50 percent (in 8.2 percent of the systems), followed closely by 100 percent (in 6.4 percent of the systems). A far larger proportion of systems pay more than 50 percent of the cost than pay less. Among the suburban group, the modal proportion is 100 percent (in 21.2 percent of the systems), followed by 50 percent (in 3.6 percent of the systems). Only four suburban employers of the 61 which pay part or all of the insurance cost, contribute less than 50 percent, and none contributes less than 25 percent.

Coverage and Eligibility

Table 3-D furnishes information concerning compulsory vs. voluntary coverage, as well as the different groups of employees eligible for coverage under group life insurance plans. It can be seen that the larger proportion of plans among the Strata 1-4 systems are voluntary in nature, (36.7 percent vs. 14.3 percent), while among the suburban systems the larger proportion of plans calls for compulsory coverage (23.3 percent vs. 18.7 percent). The fact that life insurance coverage is compulsory in the New Jersey and Wisconsin state retirement systems accounts for this.

The table also indicates that in a few systems (0.8 percent of the Strata 1-4 and 2.1 percent of the suburban), coverage is sometimes limited to certain categories of professional personnel rather than all professional employees. All these systems are located in California where under the group life insurance plan sponsored by the California Teachers Association separate groups within a single school system may qualify for coverage if they enroll at least 75 percent of the group. Among the suburban systems, three plans are limited to men only, and in one plan only the administrative-supervisory staff enrolled 75 percent of the group and thus became eligible for coverage.

Eligibility for coverage under the group life insurance plans can best be summarized (from Table 3-D) as follows:

	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (not including systems in which only some personnel are eligible and systems that did not report information)	194	96.5%	77	93.9%
Nonprofessional personnel eligible	136	67.7	64	78.0
Nonschool personnel eligible	20	10.0	2	2.4
Systems in which employers cooperate	201	100.0%	82	100.0%

For both the Strata 1-4 and suburban groups, a large majority of systems in which employers cooperate in providing group life insurance extend eligibility to nonprofessional school personnel as well as to the professionals. A very small proportion of plans also include nonschool personnel under these provisions; these plans are most likely those for which all municipal employees, including school employees, are eligible.

Coverage of Dependents

Table 3-E contains information concerning the coverage of dependents under the provisions of group life insurance plans. For the Strata 1-4 systems, it shows that 74 (37 percent) of the 201 insurance plans in which employers cooperate cover the dependents of employees as well as the employees themselves. In only 12 (16 percent) of these 74 plans is part or all of the cost for such coverage borne by the employers.

Among the suburban group, only 20 (24 percent) of the 82 insurance plans in which employers cooperate cover the dependents of employees; in 4 (20 percent) of these 20 plans part of the cost for such coverage is borne by the employers.

TABLE 3-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP LIFE INSURANCE

Form of co-operation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of co-operating:								
Makes payroll deductions.	178	45.6%	71.4%	54.2%	53.9%	39.9%	41	21.2%
Sponsors (signs contract with underwriter)	108	27.7	42.8	37.5	29.2	24.2	27	14.0
Pays all of the cost	25	6.4	4.8	10.4	6.1	5.9	41	21.2
Pays part of the cost ...	74	19.0	42.8	25.0	20.0	15.6	20	10.4
Employer cooperates in two or more plans of group life insurance for professional school personnel	37	9.5	23.8	10.4	7.7	8.6	40	20.7
Distribution of employers according to ways of co-operating:								
Sponsors only	2	0.5	...	...	...	0.8	...	...
Sponsors and makes payroll deductions	37	9.5	4.8	8.3	12.3	9.4	5	2.6
Sponsors and pays part or all of the cost	10	2.5	...	8.3	1.5	1.9	6	3.1
Sponsors and makes payroll deductions and pays part or all of the cost .	58	14.9	38.0	20.9	15.4	11.7	16	8.3
Makes payroll deductions only	61	15.6	10.1	20.9	17.0	14.1	15	7.8
Makes payroll deductions and pays part or all of the cost	21	5.4	9.5	4.1	7.7	4.7	4	2.1
Pays part or all of the cost only	9	2.3	...	2.1	1.5	2.7	35	18.1
Other cooperation or information not complete ..	3	0.8	...	...	1.5	0.8	1	0.5
Systems cooperating ...	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Systems not cooperating in any way	189	48.5	28.6	35.4	43.1	53.9	111	57.5
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 3-B.--SPONSORSHIP OF GROUP LIFE INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	90	23.1%	38.0%	33.3%	24.6%	19.5%	21	10.9%
Municipality or other local governmental authority	18	4.6	4.8	4.2	4.6	4.7	6	3.1
State government	...	...	...	...	...	...	13	6.7
Retirement system	26	6.6	4.8	6.3	9.3	6.2	38	19.7
State education association	42	10.8	9.5	14.5	10.8	10.2	...	...
Local education association	19	4.9	4.8	6.3	4.6	4.7	4	2.1
Other (federal government-county)	4	1.0	9.5	...	1.5	0.4	...	...
Total for which sponsorship is indicated .	199	51.0	71.4	64.6	55.4	45.7	82	42.5
Employer cooperates but sponsorship of plan not indicated	2	0.5	...	...	1.5	0.4	...	...
Employer does not cooperate in group life insurance	189	48.5	28.6	35.4	43.1	53.9	111	57.5
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 3-C.--PAYMENT OF PREMIUMS FOR GROUP LIFE INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost								
Employer pays none ...	101	25.9%	23.8%	29.2%	30.8%	24.2%	20	10.4%
Employer pays part ...	74	19.0	42.8	25.0	20.0	15.6	20	10.4
Employer pays all	25	6.4	4.8	10.4	6.1	5.9	41	21.2
Information not reported	1	0.2	...	...	...	0.4	1	0.5
Total systems in which employer cooperates	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Agency other than employee that pays all or part of cost								
Board of education ...	63	16.2	47.6	27.1	16.9	11.3	20	10.4
Local municipality ...	15	3.8	...	2.1	3.1	4.7	6	3.1
State	21	5.4	...	6.2	6.1	5.5	35	18.1
Total systems in which part or all of cost is paid	99	25.4	47.6	35.4	26.1	21.5	61	31.6
Approximate portion of total cost, if any, borne by agency other than employee								
Less than 25 percent .	7	1.8	4.8	6.2	...	1.2	...	...
25 but less than 50 percent	10	2.6	4.8	2.1	6.1	1.5	4	2.1
50 percent	32	8.2	14.2	14.6	9.3	6.2	7	3.6
More than 50 but less than 75 percent	3	0.8	...	...	...	1.2	3	1.6
75 but less than 100 percent	3	0.8	...	2.1	1.5	0.4	3	1.6
100 percent	25	6.4	4.8	10.4	6.1	5.9	41	21.2
Percent varies depending on coverage	1	0.2	...	...	...	0.4	...	...
Dollar amount, no percent indicated	5	1.3	9.5	...	1.5	0.8	2	1.0
Portion not reported .	13	3.3	9.5	...	1.5	3.9	1	0.5
Total systems in which part or all of cost is paid	99	25.4	47.6	35.4	26.1*	21.5	61	31.6
Employer cooperates, but pays no cost or did not report information	102	26.1	23.8	29.2	30.8	24.6	21	10.9
Employer does not cooperate in group life insurance	189	48.5	28.6	35.4	43.1	53.9	111	57.5
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding.

TABLE 3-D.--COVERAGE AND ELIGIBILITY, GROUP LIFE INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in group life insurance plan is:								
Compulsory	56	14.3%	14.3%	25.0%	18.5%	11.3%	45	23.3%
Voluntary	143	36.7	57.1	39.6	36.9	34.4	36	18.7
Information not reported	2	0.5	...	...	1.5	0.4	1	0.5
Total systems in which employer cooperates	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Groups of employees eligible for coverage under group life insurance contract:								
Professional school personnel	194	49.7	71.4	62.5	53.8	44.5	77	39.9
Nonprofessional school personnel	136	34.9	66.7	45.8	36.9	29.7	64	33.2
Nonschool personnel (e.g., firemen, police)	20	5.1	14.3	4.2	4.6	4.7	2	1.0
Some, but not all, employed personnel ...	3	0.8	...	...	1.5	0.8	4	2.1
Information not reported	4	0.8	...	2.1	1.5	0.8	1	0.5
Total systems in which employer cooperates	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Employer does not cooperate in group life insurance	189	48.5	28.6	35.4	43.1	53.9	111	57.5
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 3-E.--GROUP LIFE INSURANCE FOR DEPENDENTS UNDER PLANS IN WHICH EMPLOYERS COOPERATE

Provisions	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost of premiums on insurance for employees' dependents:								
Employer pays none	61	15.7%	38.0%	12.5%	23.1%	12.5%	16	8.3%
Employer pays part	9	2.3	...	2.1	3.1	2.3	4	2.1
Employer pays all	3	0.8	...	...	...	1.2	...	...
Information not reported	1	0.2	...	2.1	...	...	...	...
Total systems reporting that dependents may be covered by plan	74	19.0	38.0	16.7	26.2	16.0	20	10.4
Employer cooperates in group life insurance plan, coverage of dependents is not provided	126	32.3	33.4	47.9	30.7	29.7	62	32.1
Information on coverage of dependents not reported	1	0.2	...	...	...	0.4	...	...
Total systems in which employer cooperates ...	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Employee does not cooperate in group life insurance	189	48.5	28.6	35.4	43.1	53.9	111	57.5
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems.	390		21	48	65	256	193	

IV. GROUP HOSPITALIZATION INSURANCE

Group hospitalization insurance provides protection from all or part of the hospital expenses incurred by the insured. Coverage generally includes provision for room and board, incidental hospital expenses, and maternity care. Such insurance is furnished through indemnity plans (available through insurance companies), service plans such as Blue Cross, or group-practice clinic plans.

Methods of Employer Cooperation

Table 4-A contains information concerning the various ways in which educational employers cooperate in providing group hospitalization insurance, as well as a distribution of employers according to specific ways of cooperating. An analysis of the table reveals the following highlights:

- A large majority of the systems in the study cooperate by one means or another in providing group hospitalization insurance (85.1 percent of the systems in Strata 1-4 and 92.7 percent of the suburban systems).

- For all systems, Strata 1-4 and suburban, the most prevalent form of cooperation is in making payroll deductions, followed by sponsoring the program; paying part or all of the cost is the least prevalent form of cooperation.

- Of the suburban systems, 39.9 percent pay part or all of the cost of the insurance; this form of cooperation is to be found less frequently in Strata 1-4 systems (33.6 percent). Systems in all strata are more likely to pay <u>part</u> of the cost of the insurance than they are to pay <u>all</u> of the cost.

- Although the proportions for both groups are small, cooperation in providing two or more plans of hospitalization insurance is more likely to be found in the Strata 1-4 systems (14.1 percent) than among the suburban group (7.8 percent).

- The distribution of employers according to ways of cooperating shows that for both groups of systems, the largest proportion cooperate by both sponsoring the plan and making payroll deductions. The second largest proportion of systems cooperate in all three ways: sponsoring, making payroll deductions, <u>and</u> paying part or all of the insurance cost.

Sponsorship of Plans

Table 4-B indicates that, for both the Strata 1-4 and the suburban systems, local boards of education most frequently are the agencies sponsoring group hospitalization insurance plans. While local education associations are the sponsoring agencies in more than 10 percent of the Strata 1-4 systems, they represent a negligible proportion among the responding suburban systems--only 2.6 percent.

"State government" is listed as the sponsoring agency in 15.5 percent of the suburban systems. All of these systems are in New York State, where local boards of education may participate in the state-sponsored health insurance plan available to state employees. The New York State plan includes hospitalization, medical-surgical, and major medical features. (See also Tables 5-B and 6-B).

Payment of Premiums

Table 4-C furnishes detailed information on the payment of premiums for group hospitalization insurance. In approximately a quarter of the Strata 1-4 systems the cost of the insurance is shared by employees and employers, while this is true in almost a third of the suburban systems. A somewhat larger proportion of Strata 1-4 employers than of those in the suburban groups finance the <u>total</u> cost of the insurance--9.5 percent as opposed to 7.3 percent.

It may also be seen from Table 4-C that for both the Strata 1-4 and suburban systems, local boards of education are the agencies which in the majority of cases share in the financing of the insurance. In an extremely small number of systems local municipalities are the agencies, and in only one system does the state government share in financing the insurance.

Among those systems which share in the insurance cost, both Strata 1-4 and suburban, the most frequently reported portion of cost assumed by the employer is 50 percent, followed

by 100 percent. A far larger proportion of employers pay more than 50 percent of the cost than pay less.

Coverage and Eligibility

Table 4-D shows that in fewer than 10 percent of the Strata 1-4 systems and in only 2 percent of the suburban systems coverage in group hospitalization plans is compulsory. In the vast majority of school systems, then, coverage of personnel is on a voluntary basis.

Information concerning the classifications of personnel eligible for coverage in the group hospitalization plan, also found in Table 4-D, can best be summarized in this manner:

	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (excluding systems which did not report information) ..	328	98.8%	176	98.3%
Nonprofessional personnel eligible	312	94.0	167	93.3
Nonschool personnel eligible	37	11.1	6	3.4
Systems in which employers cooperate ..	332	100.0%	179	100.0%

In almost 95 percent of both cooperating Strata 1-4 and suburban systems, nonprofessional as well as professional personnel are eligible for membership in the group hospitalization plans. A relatively small percentage of plans include nonschool personnel in their memberships.

Coverage of Dependents

Table 4-E furnishes information concerning the coverage of dependents under the provisions of group hospitalization plans. It indicates that the vast majority of systems which provide this insurance for employees also do so for the dependents of employees: 317 of the 332 Strata 1-4 systems and 175 of the 179 suburban systems.

In addition to covering the dependents of employees, a small proportion of systems contribute to the cost of this coverage. Table 4-E indicates that 50 (15.1 percent) of the 332 Strata 1-4 employers and 49 (27.4 percent) of the suburban employers, among systems that provide group hospitalization plans, pay a part of the cost of dependent coverage. Only one of the suburban employers and 12 of the Strata 1-4 employers pay the entire cost of dependent coverage.

TABLE 4-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP HOSPITALIZATION INSURANCE

Form of cooperation on part of employer	Total systems reporting 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of cooperating:								
Makes payroll deductions	308	79.0%	90.5%	87.5%	78.5%	76.6%	167	86.5%
Sponsors (signs contract with underwriter)	243	62.3	66.7	70.8	67.7	59.0	129	66.8
Pays all of the cost ...	37	9.5	9.5	6.3	12.3	9.4	14	7.3
Pays part of the cost ..	94	24.1	42.9	25.0	23.1	22.7	63	32.6
Employer cooperates in two or more plans of hospitalization insurance for professional school personnel	55	14.1	19.0	18.8	13.8	12.9	15	7.8
Distribution of employers according to ways of cooperating:								
Sponsors only	1	0.3	...	...	...	0.4	...	...
Sponsors and makes payroll deductions	125	32.0	23.8	39.5	32.3	31.2	85	44.0
Sponsors and pays part or all of the cost	21	5.4	4.8	4.2	4.6	5.9	9	4.7
Sponsors and makes payroll deductions and pays part or all of the cost	93	23.8	38.1	27.1	30.8	20.3	35	18.1
Makes payroll deductions only	66	16.9	19.0	18.8	15.4	16.8	15	7.8
Makes payroll deductions and pays part or all of the cost	17	4.4	9.5	...	...	5.9	31	16.1
Pays part or all of the cost only	...	...	...	...	...	...	2	1.0
Other cooperation or information not complete	9	2.3	...	2.1	...	3.1	2	1.0
Systems cooperating ...	332	85.1	95.2	91.7	83.1	83.6	179	92.7
Systems not cooperating in any way	58	14.9	4.8	8.3	16.9	16.4	14	7.3
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 4-B.--SPONSORSHIP OF GROUP HOSPITALIZATION INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	227	58.2%	61.9%	68.7%	63.1%	54.7%	124	64.2%
Municipality or other local governmental authority	16	4.1	4.8	2.1	4.6	4.3	5	2.6
State government	11	2.8	4.8	...	...	3.9	30	15.5
State education association	29	7.4	9.5	4.2	3.1	9.0	14	7.3
Local education association	42	10.8	9.5	14.6	12.3	9.7	5	2.6
Other	1	0.3	4.8	...	...	...	...	...
Total for which sponsorship is indicated	326	83.6	95.2*	89.6	83.1	81.6	178	92.2
Employer cooperates but sponsorship of plan not indicated	6	1.5	...	2.1	...	2.0	1	0.5
Employer does not cooperate in hospitalization insurance	58	14.9	4.8	8.3	16.9	16.4	14	7.3
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding of percents.

TABLE 4-C.--PAYMENT OF PREMIUMS FOR HOSPITALIZATION INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees, (exclusive of dependents)	Total systems reporting 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
			1-- 100,000 or more	2-- 50,000-99,999	3-- 25,000-49,999	4-- 12,000-24,999		
	Number	Percent					Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost:								
Employer pays none	197	50.5%	42.9%	60.4%	47.7%	50.0%	100	51.8%
Employer pays part	94	24.1	42.9	25.0	23.1	22.7	63	32.6
Employer pays all	37	9.5	9.5	6.3	12.3	9.4	14	7.3
Information not reported	4	1.0	...	...	...	1.5	2	1.0
Total systems in which employer cooperates ..	332	85.1	95.2*	91.7	83.1	83.6	179	92.7
Agency other than employee that pays all or part of the cost:								
Board of education	118	30.3	47.6	29.2	32.3	28.5	72	37.3
Local municipality	12	3.1	...	2.1	3.1	3.5	5	2.6
State	1	0.2	4.8	...	...	...	...	...
Total systems in which part or all of the cost is paid	131	33.6	52.4	31.3	35.4	32.1*	77	39.9
Approximate portion of total cost, if any, borne by agency other than employee:								
Less than 25 percent ...	5	1.3	9.5	...	...	1.2	3	1.5
25, but less than 50 percent	5	1.3	...	2.1	3.1	0.8	5	2.6
50 percent	51	13.1	19.1	16.6	10.8	12.5	40	20.8
More than 50, but less than 75 percent	7	1.8	...	...	1.5	2.3	3	1.5
75, but less than 100 percent	6	1.5	4.8	4.2	...	1.2	3	1.5
100 percent	37	9.5	9.5	6.3	12.3	9.4	14	7.3
Percent varies depending on coverage	1	0.2	...	...	...	0.4	...	...
Dollar amount, no percent indicated	12	3.1	9.5	2.1	4.6	2.3	5	2.6
Portion not reported ...	7	1.8	...	...	3.1	2.0	4	2.1
Total systems in which part or all of the cost is paid	131	33.6	52.4	31.3	35.4	32.1	77	39.9
Employer cooperates, but pays no cost or did not report information	201	51.5	42.9	60.4	47.7	51.5	102	52.8
Employer does not cooperate in hospitalization insurance	58	14.9	4.8	8.3	16.9	16.4	14	7.3
		100.0%	100.1%*	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding of percents.

TABLE 4-D.--COVERAGE AND ELIGIBILITY, GROUP HOSPITALIZATION INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in hospitalization insurance plan is:								
Compulsory	37	9.5%	4.8%	10.4%	9.2%	9.8%	4	2.1%
Voluntary	291	74.6	90.4	81.3	73.9	72.3	173	89.6
Information not reported	4	1.0	...	...	...	1.5	2	1.0
Total systems in which employer cooperates ..	332	85.1	95.2	91.7	83.1	83.6	179	92.7
Groups of employees eligible for coverage under hospitalization insurance contract:								
Professional school personnel	328	84.1	95.2	91.7	83.1	82.0	176	91.2
Nonprofessional school personnel	312	80.0	90.4	89.6	81.5	77.0	167	86.5
Nonschool personnel (e.g., firemen, police)	37	9.5	23.8	8.3	13.8	7.4	6	3.1
Information not reported	4	1.0	...	...	...	1.5	3	1.5
Total systems in which employer cooperates ..	332	85.1	95.2	91.7	83.1	83.6	179	92.7
Employer does not cooperate in hospitalization insurance	58	14.9	4.8	8.3	16.9	16.4	14	7.3
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 4-E.--GROUP HOSPITALIZATION INSURANCE FOR DEPENDENTS, UNDER PLANS IN WHICH EMPLOYERS COOPERATE

Provisions	Total systems reporting 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
			1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999		
	Number	Percent					Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost of premiums on insurance for the dependents of employees:								
Employer pays none	252	64.6%	76.2%	79.1%	61.5%	61.7%	124	64.3%
Employer pays part	50	12.8	19.0	6.3	16.9	12.5	49	25.4
Employer pays all	12	3.1	...	2.1	3.1	3.5	1	0.5
Information not reported	3	0.8	...	2.1	...	0.8	1	0.5
Total systems reporting that dependents may be covered by plan	317	81.3	95.2	89.6	81.5	78.5	175	90.7
Employer cooperates in hospitalization insurance plan, coverage of dependents is not provided	14	3.6	...	2.1	1.6	4.7	3	1.5
Information on coverage of dependents not reported	1	0.2	...	...	...	0.4	1	0.5
Employer does not cooperate in hospitalization insurance	58	14.9	4.8	8.3	16.9	16.4	14	7.3
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

V. GROUP MEDICAL-SURGICAL INSURANCE

Medical-surgical insurance protects insured individuals in two ways:

1. It provides protection from all or part of the expenses of doctors' visits incurred in connection with surgery. It may cover visits made in a hospital, in the doctor's office, in the patient's house, or any combination of the three.

2. It provides protection from all or part of the expenses of major or minor surgery, generally on the basis of a schedule of allowances for specific operations. It may also provide an allowance for obstetrical services.

Although available separately, these two types of insurance are often sold in a single package through insurance companies, Blue Shield, or group-practice clinic plans.

The great similarity between the tables in this section and those in the preceding may be explained by the fact that in most systems, group health insurance is purchased in a single plan from the same underwriter, and includes both hospitalization and medical-surgical coverage. Since the comments accompanying the tables in this chapter would be virtually identical to those in the previous section, they are omitted. Interpretations of Tables 4-A to 4-E of Section IV, therefore, apply equally to Tables 5-A to 5-E of Section V.

TABLE 5-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP MEDICAL-SURGICAL INSURANCE

Form of cooperation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of cooperating:								
Makes payroll deductions....	298	76.4%	90.4%	83.3%	75.4%	74.2%	163	84.5%
Sponsors (signs contract with underwriter).....	236	60.5	66.7	68.8	66.1	57.0	127	65.8
Pays all of the cost.....	35	9.0	9.5	6.3	12.3	8.6	12	6.2
Pays part of the cost.....	93	23.8	42.9	25.0	21.5	22.7	62	32.1
Employer cooperates in two or more plans of group medical-surgical insurance for professional school personnel.....	52	13.3	19.0	18.8	12.3	12.1	15	7.8
Distribution of employers according to ways of cooperating:								
Sponsors only.....	2	0.5	...	...	...	0.8	...	...
Sponsors and makes payroll deductions.....	121	31.0	23.8	37.5	32.3	30.1	85	44.1
Sponsors and pays part or all of the cost.....	21	5.4	4.8	4.2	6.1	5.5	8	4.1
Sponsors and makes payroll deductions and pays part or all of the cost.....	90	23.1	38.1	27.1	27.7	19.9	34	17.6
Makes payroll deductions only.....	64	16.4	19.0	16.6	15.4	16.4	13	6.7
Makes payroll deductions and pays part or all of the cost	17	4.3	9.5	...	...	5.9	30	15.6
Pays part or all of the cost only	...	...	...	...	...	...	2	1.0
Other cooperation or information not complete	8	2.1	...	2.1	...	2.7	2	1.0
Systems cooperating	323	82.8	95.2	87.5	81.5	81.3	174	90.1
Systems not cooperating in any way	67	17.2	4.8	12.5	18.5	18.7	19	9.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 5-B.--SPONSORSHIP OF GROUP MEDICAL-SURGICAL INSURANCE, PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	220	56.4%	61.9%	66.7%	61.5%	52.7%	122	63.2%
Municipality or other local governmental authority	16	4.1	4.8	2.1	4.6	4.3	5	2.6
State government	11	2.8	4.8	...	...	3.9	30	15.5
State education association.	30	7.7	9.5	4.1	3.1	9.4	14	7.3
Local education association.	39	10.0	9.5	12.5	12.3	9.0	2	1.0
Other	1	0.3	4.8	...	...	...	...	...
Total for which sponsorship is indicated	317	81.3	95.2*	85.4	81.5	79.3	173	89.6
Employer cooperates but sponship of plan not clearly indicated	6	1.5	...	2.1	...	2.0	1	0.5
Employer does not cooperate in medical-surgical insurance	67	17.2	4.8	12.5	18.5	18.7	19	9.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding of percents.

TABLE 5-C.--PAYMENT OF PREMIUMS FOR GROUP MEDICAL-SURGICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost:								
Employer pays none	192	49.2%	42.9%	56.2%	47.7%	48.8%	98	50.8%
Employer pays part	93	23.8	42.9	25.0	21.5	22.7	62	32.1
Employer pays all	35	9.0	9.5	6.3	12.3	8.6	12	6.2
Information not reported ..	3	0.8	...	...	...	1.2	2	1.0
Total systems in which employer cooperates	323	82.8	95.2*	87.5	81.5	81.3	174	90.1
Agency other than employee that pays all or part of cost:								
Board of education	115	29.5	47.6	29.2	30.7	27.8	69	35.7
Local municipality	12	3.1	...	2.1	3.1	3.5	5	2.6
State	1	0.2	4.8	...	...	...	...	...
Total systems in which part or all of cost is paid	128	32.8	52.4	31.3	33.8	31.3	74	38.3
Approximate portion of total cost if any, borne by agency other than employee:								
Less than 25 percent	4	1.0	4.8	...	...	1.2	2	1.0
25 but less than 50 percent	5	1.3	...	2.1	3.1	0.8	6	3.1
50 percent	51	13.1	23.8	16.6	9.2	12.5	40	20.7
More than 50 but less than 75 percent	7	1.8	...	...	1.5	2.3	3	1.6
75 but less than 100 percent	6	1.5	4.8	4.2	...	1.2	3	1.6
100 percent	35	9.0	9.5	6.3	12.3	8.6	12	6.2
Percent varies depending on coverage	1	0.2	...	...	...	0.4	...	...
Dollar amount, no percent indicated	12	3.1	9.5	2.1	4.6	2.3	4	2.1
Portion not reported	7	1.8	...	...	3.1	2.0	4	2.1
Total systems in which part or all of cost is paid	128	32.8	52.4	31.3	33.8	31.3	74	38.3*
Employer cooperates, but pays no cost or did not report information	195	50.0	42.9	56.2	47.7	50.0	100	51.8
Employer does not cooperate in group medical-surgical insurance	67	17.2	4.8	12.5	18.5	18.7	19	9.9
		100.0%	100.1%*	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding of percents.

TABLE 5-D.--COVERAGE AND ELIGIBILITY, GROUP MEDICAL-SURGICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in medical-surgical plan is:								
Compulsory	37	9.5%	4.7%	10.4%	9.2%	9.8%	4	2.1%
Voluntary	283	72.5	90.5	77.1	72.3	70.3	168	87.0
Information not reported .	3	0.8	...	...	...	1.2	2	1.0
Total systems in which employer cooperates	323	82.8	95.2	87.5	81.5	81.3	174	90.1
Groups of employees eligible for coverage under medical-surgical insurance contract:								
Professional school personnel	320	82.1	95.2	87.5	81.5	80.1	171	88.6
Nonprofessional school personnel	304	77.9	90.5	87.5	80.0	74.6	163	84.5
Nonschool personnel (e.g., firemen, police)	37	9.5	23.8	8.3	13.8	7.4	6	3.1
Information not reported .	3	0.8	...	...	...	1.2	3	1.6
Total systems in which employer cooperates	323	82.8	95.2	87.5	81.5	81.3	174	90.1
Employer does not cooperate in medical-surgical insurance	67	17.2	4.8	12.5	18.5	18.7	19	9.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 5-E.--GROUP MEDICAL-SURGICAL INSURANCE FOR DEPENDENTS UNDER PLANS IN WHICH EMPLOYERS COOPERATE

Provisions	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost of premiums on insurance for the dependents of employees:								
Employer pays none	246	63.1%	76.2%	75.0%	61.5%	60.2%	119	61.7%
Employer pays part	49	12.5	19.0	6.2	15.4	12.5	49	25.4
Employer pays all	11	2.8	...	2.1	3.1	3.1	1	0.5
Information not reported ..	3	0.8	...	2.1	...	0.8	1	0.5
Total systems reporting that dependents may be covered by plan	309	79.2	95.2	85.4	80.0	76.6	170	88.1
Employer cooperates in medical-surgical insurance plan, coverage of dependents is not provided	14	3.6	...	2.1	1.5	4.7	3	1.5
Information on coverage of dependents not reported	...	...	...	...	...	...	1	0.5
Employer does not cooperate in medical-surgical insurance	67	17.2	4.8	12.5	18.5	18.7	19	9.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

VI. GROUP MAJOR MEDICAL INSURANCE

Major-medical insurance provides protection from the cost of so-called major, extraordinary, or catastrophic accidents or illnesses. Whereas the "basic" insurance plans (hospitalization, medical, surgical) cover the significant but sharply limited costs of medical care, major-medical insurance plans have very high limits, ranging to as high as $50,000. Major medical is the newest form of health insurance coverage available, and originally was intended to supplement the benefits provided through the basic plans. Policies now available, however, provide in a single package for protection from the ordinary, as well as the extraordinary, costs of health care.

Methods of Employer Cooperation

The relative recency of the introduction of major-medical insurance is illustrated by the fact that fewer school systems cooperate in providing this insurance than either group hospitalization or medical-surgical. An analysis of Table 6-A reveals the following high lights:

- Approximately two-thirds of the systems in the study cooperate by one means or another in providing group major-medical insurance (63.1 percent of the systems in Strata 1-4 and 68.9 percent of the suburban systems).

- For all systems, Strata 1-4 and suburban, the most frequent form of cooperation is making payroll deductions, followed in frequency by sponsoring the program; paying part or all of the cost is the least frequent form of cooperation.

- A much higher proportion of suburban systems (44.6 percent) than of the Strata 1-4 systems (29.5 percent) pay part or all of the cost of the insurance. Both groups of systems are more likely to pay <u>part</u> of the insurance cost than they are to pay <u>all</u> of the cost.

- Two or more plans of major medical insurance are to be found in 10.3 percent of the Strata 1-4 systems and 6.2 percent of the suburban group.

- The distribution of employers according to ways of cooperating shows that the largest proportion of Strata 1-4 systems cooperate in all three ways in providing the insurance: sponsoring, making payroll deductions, and paying part or all of the cost; an almost equally large proportion of these systems cooperate by sponsoring and making payroll deductions. The proportion is reversed for the suburban systems, with the largest proportion cooperating by sponsoring and making payroll deductions, and an almost equally large proportion of systems cooperating in all three ways. A relatively large proportion of suburban systems cooperate by making payroll deductions and paying part or all of the cost.

Sponsorship of Plans

It may be seen from Table 6-B that local boards of education are the agencies which most frequently sponsor group major-medical insurance plans. While local education associations among the Strata 1-4 systems represent 7.7 percent of the sponsoring agencies, they account for a very small percentage of the suburban group, 1.6 percent. The relatively large number of systems among the suburban group listing "state government" as sponsoring agency are all in New York State. (See page 17.)

Payment of Premiums

Table 6-C indicates that a much larger proportion of suburban employers than of Strata 1-4 employers pay part or all of the cost of group major-medical coverage (44.6 percent vs. 29.5 percent). In addition, a higher percentage of suburban employers than of Strata 1-4 employers (14.0 percent vs. 8.5 percent) bear the <u>total</u> cost of such coverage.

In the vast majority of cooperating systems, both among the Strata 1-4 and suburban groups, local boards of education are the agencies which contribute toward the cost of coverage.

Table 6-C also gives information concerning the approximate proportions of cost borne by the employing agencies. Among both the cooperating Strata 1-4 and suburban systems, 50 percent is the modal proportion of employer payment, followed by 100 percent. Again, a far greater percentage of employers pay <u>more</u> than 50 percent of the insurance cost than pay less.

Coverage and Eligibility

Table 6-D provides information about compulsory vs. voluntary coverage, and the various groups of employees eligible for coverage under group major-medical plans. Among both groups of cooperating systems, employee participation in nearly 9 out of 10 plans is voluntary rather than compulsory.

Eligibility of various groups of employees for coverage under the group major-medical plans can best be summarized as follows:

	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (not including systems which did not provide information)	244	99.2	130	97.7
Nonprofessional personnel eligible	230	93.5	124	93.2
Nonschool personnel eligible	21	8.5	5	3.8
Systems in which employers cooperate	246	100.0%	133	100.0%

Most plans for which professional personnel are eligible also extend eligibility to nonprofessional school personnel. Nonschool personnel are eligible for coverage in a somewhat larger proportion of Strata 1-4 systems than of the suburban group (8.5 percent vs. 3.8 percent).

Coverage of Dependents

It may be seen from Table 6-E that virtually all cooperating systems in both the Strata 1-4 and suburban groups which provide group major-medical plans also extend the coverage to the dependents of employees. All but 5 of the Strata 1-4 systems and 4 of the suburban systems do so.

Table 6-E also shows that a far larger proportion of cooperating suburban employers than of Strata 1-4 employers pay part or all of the cost of dependent coverage (26.9 percent as opposed to 13.8 percent). It is interesting to note, however, that a slightly higher proportion of Strata 1-4 employers than of employers in the suburban group bear the entire cost of dependent coverage.

TABLE 6-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP MAJOR-MEDICAL INSURANCE

Form of cooperation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of co-operating:								
Makes payroll deductions	226	57.9%	71.4%	62.5%	58.5%	55.9%	113	58.5%
Sponsors (signs contract with underwriter)	175	44.9	57.1	52.1	53.9	40.2	91	57.2
Pays all of the cost ..	33	8.5	9.6	4.2	13.8	7.8	27	30.6
Pays part of the cost .	82	21.0	33.3	25.0	18.5	19.9	59	30.6
Employer co-operates in two or more plans of group major-medical insurance for professional school personnel ...	40	10.3	9.6	12.5	12.3	9.4	12	6.2
Distribution of employers according to ways of co-operating:								
Sponsors only	1	0.3	...	2.1	...	...	...	...
Sponsors and makes payroll deductions	74	19.0	19.0	20.8	21.6	18.0	39	20.2
Sponsors and pays part or all of the cost	19	4.9	4.8	4.2	7.7	4.3	16	8.3
Sponsors and makes payroll deductions and pays part or all of the cost	80	20.5	33.3	25.0	24.6	17.6	36	18.7
Makes payroll deductions only	54	13.8	14.3	16.7	12.3	13.7	6	3.1
Makes payroll deductions and pays part or all of the cost	16	4.1	4.8	...	...	5.8	31	16.1
Pays part or all of the cost only	...	...	...	...	...	...	3	1.5
Other cooperation or information not complete	2	0.5	...	...	...	0.8	2	1.0
Systems cooperating .	246	63.1	76.2	68.8	66.2	60.2	133	68.9
Systems not cooperating in any way	144	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 6-B.--SPONSORSHIP OF GROUP MAJOR-MEDICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	168	43.1%	57.1%	50.0%	50.8%	38.7%	89	46.1%
Municipality of other local governmental authority	7	1.8	...	2.1	3.1	1.5	2	1.1
State government	11	2.8	4.8	...	...	3.9	30	15.5
State education association	29	7.4	9.5	4.2	4.6	8.6	8	4.1
Local education association	30	7.7	4.8	12.5	7.7	7.1	3	1.6
Total for which sponsorship is indicated.	245	62.8	76.2	68.8	66.2	59.8	132	68.4
Employer cooperates but sponsorship of plan not indicated	1	0.3	...	...	...	0.4	1	0.5
Employer does not cooperate in major-medical insurance	144	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 6-C.--PAYMENT OF PREMUIMS FOR GROUP MAJOR-MEDICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost:								
Employer pays none ...	130	33.3%	33.3%	39.6%	33.8%	32.1%	45	23.3%
Employer pays part ...	82	21.0	33.3	25.0	18.5	19.9	59	30.6
Employer pays all	33	8.5	9.6	4.2	13.8	7.8	27	14.0
Information not reported	1	0.3	...	...	...	0.4	2	1.0
Total systems in which employer cooperates	246	63.1	76.2	68.8	66.2*	60.2	133	68.9
Agency other than employee that pays all or part of cost:								
Board of education ...	109	27.9	38.1	27.1	30.8	26.5	85	44.1
Local municipality ...	5	1.3	...	2.1	1.5	1.2	1	0.5
State	1	0.3	4.8	...	...	...	...	...
Total systems in which part or all of cost is paid ...	115	29.5	42.9	29.2	32.3	27.7	86	44.6
Approximate portion of total cost, if any, borne by agency other than employee:								
Less than 25 percent .	5	1.3	4.8	2.1	...	1.2	2	1.0
25 but less than 50 percent	7	1.8	...	4.2	4.7	0.8	6	3.1
50 percent	41	10.5	19.0	12.5	7.7	10.2	36	18.7
More than 50 but less than 75 percent ...	6	1.5	...	...	...	2.3	2	1.0
75 but less than 100 percent	6	1.5	...	4.2	1.5	1.2	4	2.1
100 percent	33	8.5	9.6	4.2	13.8	7.8	27	14.0
Percent varies depending on coverage ...	1	0.3	...	...	...	0.4	...	...
Dollar amount, no percent indicated	10	2.6	9.6	2.1	3.1	1.9	6	3.1
Portion not reported .	6	1.5	...	...	1.5	1.9	3	1.6
Total systems in which part or all of cost is paid ...	115	29.5	42.9*	29.2*	32.3	27.7	86	44.6
Employer cooperates, but pays no cost or did not report information	131	33.6	33.3	39.6	33.8	32.5	47	24.3
Employer does not cooperate in group major-medical insurance	144	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%	99.9%*	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding.

TABLE 6-D.--COVERAGE AND ELIGIBILITY, GROUP MAJOR-MEDICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in group major-medical insurance plan is:								
Compulsory	32	8.2%	9.5%	10.4%	9.3%	7.4%	19	9.9%
Voluntary	212	54.4	66.7	58.4	56.9	52.0	112	58.0
Information not reported	2	0.5	...	...	...	0.8	2	1.0
Total systems in which employer cooperates	246	63.1	76.2	68.8	66.2	60.2	133	68.9
Groups of employees eligible for coverage under group major-medical insurance contract:								
Professional school personnel	244	62.6	76.2	68.8	66.2	59.4	130	67.4
Nonprofessional school personnel	230	59.0	76.2	66.7	63.1	55.5	124	64.2
Nonschool personnel (e.g., firemen, police)	21	5.4	14.3	6.2	10.8	3.1	5	2.6
Information not reported	2	0.5	...	...	...	0.8	3	1.6
Total systems in which employer cooperates	246	63.1	76.2	68.8	66.2	60.2	133	68.9
Employer does not cooperate in group major-medical insurance	144	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems	390		21	48	65	256	193	

TABLE 6-E.--GROUP MAJOR-MEDICAL INSURANCE FOR DEPENDENTS, UNDER PLANS IN WHICH EMPLOYERS COOPERATE

Provisions	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000 99,999	3--25,000 49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost of premuims on insurance for his own dependents:								
Employer pays none ..	185	47.5%	66.7%	58.3%	46.2%	44.1%	75	38.9%
Employer pays part ..	43	11.0	9.5	4.2	15.4	11.3	47	24.3
Employer pays all ...	11	2.8	...	4.2	4.6	2.4	5	2.6
Information not reported	2	0.5	...	2.1	...	0.4	2	1.0
Total systems reporting that dependents may be covered by plan ..	241	61.8	76.2	68.8	66.2	58.2	129	66.8
Employer cooperates in group major-medical insurance plan, coverage of dependents is not provided	4	1.0	...	...	...	1.6	3	1.6
Information on coverage of dependents not reported	1	0.3	...	...	...	0.4	1	0.5
Employer does not cooperate in major-medical insurance	144	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

VII. GROUP DISABILITY INSURANCE

Group disability insurance is designed to replace all or a portion of the salary lost by employees who are temporarily absent from work owing to illness or accident unrelated to their employment. Such insurance is variously called "disability," "loss of income," "income protection," or "health and accident." In most instances in which paid sick leave is in effect, the insurance serves as a supplement to the leave rather than as a replacement for it, its provisions coming into effect after the paid sick leave has been exhausted.

Methods of Employer Cooperation

The following observations concerning methods of employer cooperation can be made from an analysis of Table 7-A:

- Almost half (47.2 percent) of the Strata 1-4 systems cooperate by one means or another in providing group disability insurance, and 39.9 percent of the suburban group do so.
- For all systems, Strata 1-4 and suburban, the most frequent form of cooperation is in making payroll deductions, followed in frequency by sponsoring the program; paying part or all of the cost is the least frequent form of cooperation.
- A very small proportion of systems pay part or all of the cost of disability insurance.
- A very small proportion of systems cooperate in providing two or more plans of disability insurance.
- The distribution of employers according to ways of cooperating shows that for both groups of systems, the largest proportion cooperate by making payroll deductions only; the second largest proportion of systems cooperate by both sponsoring and making payroll deductions.

Sponsorship of Plans

Table 7-B provides information concerning the types of agencies sponsoring group disability insurance for school personnel. For both the Strata 1-4 and suburban systems, sponsorship of the plans is equally divided between boards of education on the one hand, and local and state education associations on the other. Disability insurance appears to be a type of fringe benefit well suited for provision by professional education associations.

Payment of Premiums

Table 7-C indicates that in only 4.1 percent of the Strata 1-4 systems and 2.6 percent of the suburban group is part or all of the premium for group disability coverage borne by the employer. This may be explained by the fact that in most cases such insurance is provided as a supplement to paid sick leave.

In virtually all systems which contribute to the cost of coverage, the local board of education provides the financing.

Although the percentage of employers helping to finance the cost of insurance is very small in both groups of systems, as Table 7-C shows, the modal proportion of employer payment in both groups is 100 percent--five employers among Strata 1-4 and four employers of the suburban group assume this portion of payment. Among the Strata 1-4 employers, the second most frequent proportion of payment is 50 percent--in three systems.

Coverage and Eligibility

Table 7-D shows that in the majority of cooperating systems coverage in group disability plans is voluntary. In only two Strata 1-4 and three suburban systems is coverage compulsory. Eligibility in the plans may be summarized:

	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (not including systems which did not provide information)	178	96.7%	71	92.2%
Nonprofessional personnel eligible	122	66.3	43	55.8
Nonschool personnel eligible	6	3.3	2	2.6
Systems in which employers cooperate	184	100.0%	77	100.0%

About two-thirds of the cooperating Strata 1-4 systems and 55.8 percent of the cooperating suburban groups extend eligibility in their plans to nonprofessional personnel.

TABLE 7-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE

Form of cooperation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of cooperating:								
Makes payroll deductions	176	45.1%	66.7%	45.8%	53.9%	41.0%	72	37.3%
Sponsors (signs contract with underwriter)	92	23.6	33.3	25.0	35.4	19.5	36	18.7
Pays all of the cost ...	5	1.3	...	...	1.5	1.5	4	2.1
Pays part of the cost ..	11	2.8	4.8	4.1	4.6	2.0	1	0.5
Employer cooperates in two or more plans of disability insurance for professional school personnel	13	3.3	4.8	2.1	6.1	2.7	1	0.5
Distribution of employers according to ways of cooperating:								
Sponsors only	2	0.5	...	2.1	...	0.4	...	...
Sponsors and makes payroll deductions	74	19.0	28.6	18.8	29.3	15.6	31	16.0
Sponsors and pays part or all of the cost	4	1.0	...	...	1.5	1.2	4	2.1
Sponsors and makes payroll deductions and pays part or all of the cost	10	2.6	4.8	4.1	4.6	1.5	...	...
Makes payroll deductions only	89	22.8	33.3	22.9	20.0	22.7	37	19.2
Makes payroll deductions and pays part or all of the cost	2	0.5	...	...	...	0.8	1	0.5
Other cooperation or information not complete .	3	0.8	...	...	...	1.2	4	2.1
Systems cooperating ..	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Systems not cooperating in any way	206	52.8	33.3	52.1	44.6	56.6	116	60.1
Number of school systems reporting	390	100.0%	21	48	65	256	193	100.0%

TABLE 7-B.--SPONSORSHIP OF GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000 49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	90	23.1%	33.3%	25.0%	33.9%	19.1%	36	18.7%
Municipality or other local governmental authority	2	0.5	...	...	1.5	0.4	...	...
State government	...	...	...	...	...	...	1	0.5
State education association ..	53	13.6	4.8	10.4	10.8	15.6	32	16.6
Local education association ..	37	9.4	23.8	12.5	9.2	7.9	7	3.6
Other	1	0.3	4.8	...	...	...	...	...
Total for which sponsorship is indicated	183	46.9	66.7	47.9	55.4	43.0	76	39.4
Employer cooperates but sponsorship of plan not indicated	1	0.3	...	...	...	0.4	1	0.5
Employer does not cooperate in disability insurance	206	52.8	33.3	52.1	44.6	56.6	116	60.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 7-C.--PAYMENT OF PREMIUMS FOR GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payments of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost:								
Employer pays none	166	42.6%	61.9%	43.8%	49.3%	39.1%	69	35.7%
Employer pays part	11	2.8	4.8	4.1	4.6	2.0	1	0.5
Employer pays all	5	1.3	...	...	1.5	1.5	4	2.1
Information not reported	2	0.5	...	...	...	0.8	3	1.6
Total systems in which employer cooperates ..	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Agency other than employee that pays all or part of the cost:								
Board of education	14	3.5	4.8	4.1	4.6	3.1	5	2.6
Local municipality	1	0.3	...	...	1.5	...	...	...
State	1	0.3	...	...	...	0.4	...	...
Total systems in which part or all of the cost is paid	16	4.1	4.8	4.1	6.1	3.5	5	2.6
Approximate portion of total cost, if any, borne by agency other than employee:								
Less than 25 percent ...	1	0.3	...	...	...	0.4	...	...
25, but less than 50 percent	1	0.3	...	2.1	...	...	...	...
50 percent	3	0.7	4.8	...	1.5	0.4	...	...
75, but less than 100 percent	1	0.3	...	2.1	...	...	...	...
100 percent	5	1.3	...	...	1.5	1.5	4	2.1
Percent varies depending on coverage	1	0.3	...	...	...	0.4	...	...
Dollar amount, no percent indicated	2	0.5	...	...	1.5	0.4	1	0.5
Portion not reported ...	2	0.5	...	...	1.5	0.4	...	...
Total systems in which part or all of the cost is paid	16	4.1*	4.8	4.1*	6.1*	3.5	5	2.6
Employer cooperates, but pays no cost or did not report information	168	43.1	61.9	43.8	49.3	39.9	72	37.3
Employer does not cooperate in disability insurance ..	206	52.8	33.3	52.1	44.6	56.6	116	60.1
Number of school systems reporting	390	100.0%	100.0% 21	100.0% 48	100.0% 65	100.0% 256	193	100.0%

*Does not add to total owing to rounding of percents.

TABLE 7-D.--COVERAGE AND ELIGIBILITY, GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in disability insurance plan is:								
Compulsory	2	0.5%	...	...	...	0.8%	3	1.6%
Voluntary	176	45.1	66.7%	45.8%	53.9%	41.0	69	35.7
Information not reported ...	6	1.6	...	2.1	1.5	1.6	5	2.6
Total systems in which employer cooperates	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Groups of employees eligible for coverage under disability insurance contract:								
Professional school personnel	178	45.6	66.7	45.8	53.9	41.8	71	36.8
Nonprofessional school personnel	122	31.3	52.4	35.4	38.5	27.0	43	22.3
Nonschool personnel (e.g., firemen, police)	6	1.6	9.5	...	3.1	0.8	2	1.0
Information not reported ...	6	1.6	...	2.1	1.5	1.6	6	3.1
Total systems in which employer cooperates	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Employer does not cooperate in disability insurance	206	52.8	33.3	52.1	44.6	56.6	116	60.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

VIII. GROUP OCCUPATIONAL LIABILITY INSURANCE

School personnel may be held by the courts to be personally liable for the payment of damages arising from injuries to pupils caused by their negligence. Group occupational liability insurance protects employees, up to certain stipulated limits, from the payment of such damages. It should be noted that this section does not present a true picture of the extent of teacher coverage by liability insurance, since many state education associations include such coverage along with membership in the organizations.1/

Methods of Employer Cooperation

Table 8-A contains information concerning ways in which school employers cooperate in providing group liability insurance for public-school personnel. An analysis of the table reveals the following high lights:

- Nearly 3 out of 10 (28.0 percent) of the suburban systems in the study, but only 14.6 percent of the Strata 1-4 systems, cooperate by one means or another in providing group liability insurance.

- Most of the cooperating Strata 1-4 and suburban systems cooperate both by sponsoring the group insurance and by paying all of the premium cost. Consequently, a very small percentage of both groups cooperate by means of making payroll deductions.

- The distribution of employers according to ways of cooperating shows that the most frequent means of cooperation among both the Strata 1-4 and suburban systems is in sponsoring the plan and paying part or all of its cost.

Sponsorship of Plans

Table 8-B provides information concerning the sponsorship of group occupational disability plans. Among both groups of systems, Strata 1-4 and suburban, boards of education are most frequently the agencies which sponsor the insurance plans (12.6 percent of the Strata 1-4 systems and 26.9 percent of the suburban group). In a small number of systems--six in the Strata 1-4 group and two in the suburban--the plans reported are sponsored either by state or by local education associations. In two of the Strata 1-4 systems, the plans are sponsored by local governmental authorities.

Payment of Premiums

Table 8-C contains detailed information concerning the payment of premiums for group disability insurance. It indicates that most of the cooperating employers pay the full cost of the insurance (in 48 of the 57 cooperating Strata 1-4 systems and 50 of 54 cooperating suburban systems). All the reporting employers contributing to the cost of coverage do so by paying the entire cost.

In all of the cooperating suburban systems local boards of education are the agencies other than the employees themselves which bear the cost of the insurance. This is true also in all but three of the Strata 1-4 systems: In two of these systems the local municipalities pay for the cost of coverage and in one system the "state" is listed as the agency which pays. It seems likely that this system was referring to the state education association as the agency which pays the cost.

Among all systems which contribute to the cost of group liability coverage, 100 percent is the portion of cost contributed.

1/ According to a soon-to-be released survey by the National Association of Secretaries of State Teachers Associations, the following state associations include some form of occupational liability insurance as part of their membership: Alaska, Colorado, Delaware, Georgia, Hawaii, Idaho, Illinois, Iowa, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia (both associations), and Washington. The Kansas association was to decide in early January 1966, and Florida reports that it plans to include this insurance. The remaining states had not reported at press time.

Coverage and Eligibility

Table 8-D indicates that in the vast majority of Strata 1-4 and suburban systems coverage under the group liability policies is compulsory rather than voluntary.

Among 71.9 percent of the cooperating Strata 1-4 systems and 80.7 percent of the cooperating suburban systems, nonprofessional personnel are eligible for membership in the group liability insurance plans. A relatively small percentage of plans include nonschool personnel in their membership.

Information on the groups of employees eligible for coverage may be summarized thus:

	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (excluding systems which did not report information)	48	84.2%	51	94.4%
Nonprofessional personnel eligible	41	71.9	49	90.7
Nonschool personnel eligible	3	5.3	5	9.3
Systems in which employers cooperate ..	57	100.0%	54	100.0%

TABLE 8-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP OCCUPATIONAL LIABILITY INSURANCE

Form of cooperation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of cooperating:								
Makes payroll deductions ..	5	1.3%	...	...	3.1%	1.2%	2	1.0%
Sponsors (signs contract with underwriter)	51	13.1	28.6%	4.2%	15.4	12.9	52	26.9
Pays all of the cost	48	12.3	33.3	4.2	13.9	11.7	50	25.9
Distribution of employers according to ways of cooperating:								
Sponsors only	1	0.2	...	...	...	0.4	...	...
Sponsors and pays part or all of the cost	46	11.8	28.6	4.2	13.9	11.3	50	25.9
Makes payroll deductions only	3	0.8	...	...	1.5	0.8	2	1.0
Pays part or all of the cost only	2	0.5	4.7	...	...	0.4	...	...
Other cooperation or information not complete	5	1.3	...	...	3.1	1.2	2	1.0
Systems cooperating	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Systems not cooperating in any way	333	85.4	66.7	95.8	81.5	85.9	139	72.0
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 8-B.--SPONSORSHIP OF GROUP OCCUPATIONAL LIABILITY INSURANCE IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
			1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
	Number	Percent						
1	2	3	4	5	6	7	8	9
Board of education	49	12.6%	28.6%	2.1%	13.9%	12.9%	52	26.9%
Municipality or other governmental authority	2	0.5	...	2.1	1.5	...	...	...
State education association	5	1.3	4.7	...	3.1	0.8	1	0.5
Local education association	1	0.2	...	...	...	0.4	1	0.5
Total for which sponsorship is indicated	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Employer does not cooperate in occupational liability insurance	333	85.4	66.7	95.8	81.5	85.9	139	72.0
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 8-C.--PAYMENT OF PREMIUMS FOR GROUP OCCUPATIONAL LIABILITY INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payments of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
			1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999		
	Number	Percent					Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost:								
Employer pays none	4	1.0%	...	...	1.5%	1.2%	2	1.0%
Employer pays all	48	12.3	33.3%	4.2%	13.9	11.7	50	25.9
Information not reported .	5	1.3	...	...	3.1	1.2	2	1.0
Total systems in which employer cooperates	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Agency other than employee that pays all or part of the cost:								
Board of education	45	11.6	33.3	2.1	12.3	11.3	50	25.9
Local municipality	2	0.5	...	2.1	1.5	...	...	...
State	1	0.2	...	...	...	0.4	...	...
Total systems in which part or all of the cost is paid	48	12.3	33.3	4.2	13.9*	11.7	50	25.9
Approximate portion of total cost, if any, borne by agency other than employer:								
100 percent	48	12.3	33.3	4.2	13.9	11.7	50	25.9
Total systems in which part or all of the cost is paid	48	12.3	33.3	4.2	13.9	11.7	50	25.9
Employer cooperates, but pays no cost or did not report information	9	2.3	...	...	4.6	2.4	4	2.0
Employer does not cooperate in occupational liability insurance	333	85.4	66.7	95.8	81.5	85.9	139	72.0
		100.0%	100.0%	100.0%	100.0%	100.0%		99.9%*
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to totaling owing to rounding of percents.

TABLE 8-D.--COVERAGE AND ELIGIBILITY, GROUP OCCUPATIONAL LIABILITY INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in occupational liability insurance plan is:								
Compulsory	47	12.1%	28.6%	2.1%	13.9%	12.1%	49	25.4%
Voluntary	4	1.0	4.7	...	1.5	0.8	2	1.0
Information not reported .	6	1.5	...	2.1	3.1	1.2	3	1.6
Total systems in which employer cooperates	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Groups of employees eligible for coverage under occupational liability insurance contract:								
Professional school personnel	48	12.3	28.6	4.2	13.9	12.1	51	26.4
Nonprofessional school personnel	41	10.5	23.8	2.1	12.3	10.5	49	25.4
Nonschool personnel (e.g., firemen, police)	3	0.8	4.7	...	1.5	0.4	5	2.6
Information not reported .	9	2.3	4.7	...	4.6	2.0	3	1.6
Total systems in which employer cooperates	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Employer does not cooperate in occupational liability insurance	333	85.4	66.7	95.8	81.5	85.9	139	72.0
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

IX. GROUP FIDELITY AND/OR BURGLARY-THEFT INSURANCE

According to Allen: "The increased activity of school districts in commercial and proprietary functions places added responsibility on administrators to secure adequate protection against loss of school-district and student-body money and property. Substantial amounts are collected by student-body personnel in connection with various student activities, sporting events, and the sale of student supplies. Teachers and administrators collect funds for various types of drives and candy sales. There is a very substantial investment of public funds in many types of audio-visual equipment, musical instruments, athletic equipment, and various types of supplies and training aids.... Protection against loss resulting from dishonesty of employees or the dishonest acts of others is available under a number of forms of coverage."1/

This section deals with the various types of insurance coverage which protect school districts from financial and property loss arising from the dishonest acts of thier employees. Such insurance is generally provided through means of a group fidelity bond which covers all employees or all positions.

Methods of Employer Cooperation

Table 9-A furnishes information about the ways in which school employers cooperate in providing group fidelity coverage for public-school personnel. An analysis of the table reveals the following high lights:

- Approximately a quarter (25.9 percent) of Strata 1-4 systems and a third (34.2 percent) of the suburban systems cooperate in one way or another in providing group fidelity coverage.

- Most of the cooperating Strata 1-4 and suburban employers cooperate in two ways: by sponsoring the group coverage and by paying the entire cost of the premiums. Only two suburban systems cooperate by means of making payroll deductions.

- The distribution of employers according to ways of cooperating shows that the most frequent type of cooperation for both the Strata 1-4 and suburban systems is by sponsoring the coverage and paying part or all of its cost. One suburban system cooperates by sponsoring the coverage and by making payroll deductions.

Sponsorship of Plans

Table 9-B, dealing with sponsorship of the group fidelity plans, indicates that among both groups of systems--Strata 1-4 and suburban--local boards of education are most frequently the agencies which sponsor the fidelity coverage. In only two systems of the Strata 1-4 group does an agency other than the board of education serve as sponsor of the insurance.

Payment of Premiums

Table 9-C contains detailed information concerning the payment of premiums for group fidelity coverage. It shows that in only two systems--one in Strata 1-4 and one in the suburban group--do the employers fail to contribute to the cost of coverage. In all the other cooperating systems (excluding those which did not report the information) the employers pay the entire cost of coverage.

In all of the cooperating suburban systems boards of education are the agencies which pay for the cost of coverage. This is also true of the cooperating Strata 1-4 systems except for two instances in which the local municipality is the agency which bears the cost of coverage.

Among all systems which pay toward the cost of group fidelity coverage, 100 percent is the portion of cost contributed.

Coverage and Eligibility

Table 9-D indicates that, except in 3 of the Strata 1-4 systems and one of the suburban group, coverage in the group fidelity plans is compulsory rather than voluntary.

The table also contains information concerning the different groups of employees eligible for coverage. The information may be summarized in this manner:

1/ Allen, Clifford H. School Insurance Administration. New York: Macmillan Co., 1965. p. 77.
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	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (excluding systems which did not report information)..	83	82.2%	57	86.4%
Nonprofessional personnel eligible	77	76.2	53	80.3
Nonschool personnel eligible	7	6.9	3	4.5
Some, but not all personnel eligible	3	3.0	...	...
Systems in which employers cooperate ...	101	100.0%	66	100.0%

In 76.2 percent of the cooperating Strata 1-4 systems and 80.3 percent of the cooperating suburban systems, nonprofessional personnel are eligible for the group fidelity plans. In only 6.9 percent of the Strata 1-4 systems and 4.6 percent of the suburban systems are nonschool personnel eligible.

Three of the Strata 1-4 systems extend eligibility in the plans to some, but not all, personnel. Presumably, in these systems eligibility for coverage is limited to those personnel who in the normal course of their work handle relatively large sums of money or expensive instructional equipment.

TABLE 9-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES) INSURANCE

Form of cooperation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Specific ways of cooperation:								
Makes payroll deductions	...	...	...	...	...	...	2	1.0%
Sponsors (signs contracts with underwriter)	99	25.4%	28.6%	39.6%	24.6%	22.6%	66	34.2
Pays all of the cost.	93	23.8	23.8	37.5	21.5	21.9	59	30.6
Distribution of employers according to ways of cooperating:								
Sponsors and makes payroll deductions ..	...	...	...	...	...	...	1	0.5
Sponsors and pays part or all of the cost	93	23.8	23.8	37.5	21.5	21.9	59	30.6
Other cooperation or information not complete	8	2.1	4.8	2.1	3.1	1.5	6	3.1
Systems cooperating	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Systems not cooperating in any way	289	74.1	71.4	60.4	75.4	76.6	127	65.8
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 9-B.--SPONSORSHIP OF GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	97	24.9%	28.6%	39.6%	21.5%	22.6%	66	34.2%
Municipality or other local governmental authority	2	0.5	...	...	3.1	...	...	...
Total for which sponsorship is indicated .	99	25.4	28.6	39.6	24.6	22.6	66	34.2
Employer cooperates but sponsorship of plan not indicated	2	0.5	...	...	...	0.8	...	...
Employer does not cooperate in group fidelity insurance	289	74.1	71.4	60.4	75.4	76.6	127	65.8
Number of school systems reporting	390	100.0%	100.0% 21	100.0% 48	100.0% 65	100.0% 256	193	100.0%

TABLE 9-C.--PAYMENT OF PREMIUMS FOR GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,000	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost:								
Employer pays none ...	1	0.3%	...	2.1%	...	...	1	0.5%
Employer pays all	93	23.8	23.8%	37.5	21.5%	21.9%	59	30.6
Information not reported	7	1.8	4.8	...	3.1	1.5	6	3.1
Total systems in which employer cooperates	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Agency other than employee that pays all or part of cost:								
Board of education ...	91	23.3	23.8	37.5	18.4	21.9	59	30.6
Local municipality ...	2	0.5	...	...	3.1	...	...	...
Total systems in which part or all of cost is paid ...	93	23.8	23.8	37.5	21.5	21.9	59	30.6
Employer cooperates but pays no cost or did not report information	8	2.1	4.8	2.1	3.1	1.5	7	3.6
Employer does not cooperate in group fidelity insurance	289	74.1	71.4	60.4	75.4	76.6	127	65.8
Number of school systems reporting	390	100.0%	100.0% 21	100.0% 48	100.0% 65	100.0% 256	193	100.0%

TABLE 9-D.--COVERAGE AND ELIGIBILITY, GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in group fidelity insurance plan is:								
Compulsory	90	23.1%	23.8%	37.5%	18.5%	21.5%	57	29.5%
Voluntary	3	0.7	4.8	2.1	...	0.4	1	0.5
Information not reported	8	2.1	...	...	6.1	1.5	8	4.2
Total systems in which employer cooperates	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Groups of employees eligible for coverage under group fidelity insurance contract:								
Professional school personnel	83	21.3	23.8	37.5	16.9	19.1	57	29.5
Nonprofessional school personnel	77	19.7	19.0	35.4	16.9	17.6	53	27.5
Nonschool personnel (e.g., firemen, police)	7	1.8	4.8	2.1	3.1	1.2	3	1.6
Some, but not all, employed personnel	3	0.7	...	2.1	...	0.8	...	...
Information not reported	15	3.8	4.8	...	7.7	3.5	9	4.7
Total systems in which employer cooperates	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Employer does not cooperate in group fidelity insurance	289	74.1	71.4	60.4	75.4	76.6	127	65.8
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

X. GROUP AUTOMOBILE INSURANCE

School employees are frequently responsible for using either their own or school-owned vehicles for school business. Whether transporting pupils or school property, school employees are personally liable for bodily injury or property damage occurring as a result of accidents. Group automobile insurance may apply to employees who receive direct compensation from the district for the use of their own cars and to those who may occasionally use their privately owned vehicles for school business.

Methods of Employer Cooperation

Table 10-A contains information concerning the various ways in which systems cooperate in providing group automobile insurance to public-school personnel. It reveals the following high lights:

- Approximately a quarter (25.1 percent) of the Strata 1-4 systems and 44.1 percent of the suburban systems cooperate in providing group automobile insurance.
- For all systems, both Strata 1-4 and suburban, the most frequent form of employer cooperation is sponsoring the insurance, followed closely by paying all the cost of coverage. A very small proportion of systems make payroll deductions.
- For both groups of systems the largest proportion cooperate both by sponsoring the insurance plan and by paying part or all of its cost.

Sponsorship of Plans

Table 10-B shows that local boards of education sponsor the coverage in the vast majority of cases. Among the cooperating Strata 1-4 systems, in three instances the coverage is sponsored by the local municipality; among the suburban group coverage in one system is sponsored by the state education association.

Payment of Premiums

Table 10-C contains detailed information concerning the payment of premiums for group automobile coverage. In the great majority of cooperating systems, both Strata 1-4 and suburban, the entire cost of coverage is borne by the employer. In two Strata 1-4 systems and one suburban system the cost of coverage is shared by the employers and employees. In six Strata 1-4 systems and four suburban systems the insured employees must bear the entire cost of coverage.

Table 10-C also indicates that in all of the cooperating suburban systems, and all but three of the cooperating Strata 1-4 systems, the local boards of education are the agencies which pay all or part of the cost of coverage.

The modal proportion of cost which cooperating employers contribute, among both groups of systems, is 100 percent. In the one suburban system in which the cost of coverage is shared, the proportion of cost borne by the employer is less than 25 percent.

Coverage and Eligibility

Table 10-D furnishes information concerning compulsory vs. voluntary coverage and the eligibility of various groups of school employees for coverage. Among both cooperating groups of systems--Strata 1-4 and suburban--coverage is compulsory in the vast majority of cases. In only seven of the Strata 1-4 systems and three of the suburban group is coverage reported as voluntary.

Eligibility for coverage under the group plans may be summarized as follows:

	Strata 1-4 systems		Suburban systems	
	Number	Percent	Number	Percent
Professional personnel eligible (excluding systems which did not provide information) .	85	86.7%	78	91.8%
Nonprofessional personnel eligible	77	78.6	72	84.7
Nonschool personnel eligible	4	4.1	3	3.5
Systems in which employers cooperate	98	100.0%	85	100.0%

A majority of cooperating systems (78.6 percent in Strata 1-4 and 84.7 percent in the suburban group) extend eligibility for coverage to nonprofessional school personnel; small percentages of systems extend it to nonschool personnel.

TABLE 10-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) INSURANCE

Form of cooperation on part of employer	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
			1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
	Number	Percent						
1	2	3	4	5	6	7	8	9
Specific ways of cooperating:								
Makes payroll deductions ...	3	0.8%	4.8%	...	1.5%	0.4%	3	1.6%
Sponsors (signs contract with underwriter)	97	24.9	19.1	29.2%	27.7	23.8	84	43.6
Pays all of the cost	86	22.1	14.3	25.0	26.1	21.1	76	39.4
Pays part of the cost	2	0.5	...	2.1	...	0.4	1	0.5
Distribution of employers according to ways of cooperating:								
Sponsors only	3	0.8	...	2.1	...	0.8	2	1.1
Sponsors and makes payroll deductions	3	0.8	4.8	...	1.5	0.4	1	0.5
Sponsors and pays part or all of the cost	87	22.3	14.3	27.1	26.1	21.1	77	39.9
Makes payroll deductions only	...	...	...	...	...	...	1	0.5
Other cooperation or information not complete	5	1.3	...	...	...	1.9	4	2.1
Systems cooperating	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Systems not cooperating in any way	292	74.9	80.9	70.8	72.3	75.8	108	55.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 10-B.--SPONSORSHIP OF GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
			1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999		
	Number	Percent					Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	94	24.1%	19.1%	27.1%	24.6%	23.8%	84	43.6%
Municipality or other local governmental authority	3	0.8	...	2.1	3.1	...	...	...
State education association .	...	...	...	...	...	...	1	0.5
Total for which sponsorship is indicated	97	24.9	19.1	29.2	27.7	23.8	85	44.1
Employer cooperates but sponsorship of plan not clearly indicated	1	0.3	...	...	...	0.4	...	...
Employer does not cooperate in automobile insurance	292	74.9	80.9	70.8	72.3	75.8	108	55.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 10-C.--PAYMENT OF PREMIUMS FOR GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) INSURANCE PLANS FOR WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees (exclusive of dependents)	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost:								
Employer pays none	6	1.6%	4.8%	2.1%	1.5%	1.1%	4	2.1%
Employer pays part	2	0.5	...	2.1	...	0.4	1	0.5
Employer pays all	86	22.1	14.3	25.0	26.1	21.1	76	39.4
Information not reported ...	4	1.0	...	...	...	1.6	4	2.1
Total systems in which employees cooperate	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Agency other than employee that pays all or part of cost:								
Board of education	85	21.8	14.3	25.0	23.1	21.5	77	39.9
Local municipality	3	0.8	...	2.1	3.0	...	...	...
Total systems in which part or all of cost is paid	88	22.6	14.3	27.1	26.1	21.5	77	39.9
Approximate portion of total cost, if any, borne by agency other than employee:								
Less than 25 percent	...	...	...	...	...	...	1	0.5
100 percent	86	22.1	14.3	25.0	26.1	21.1	76	39.4
Portion not reported	2	0.5	...	2.1	...	0.4	...	...
Total systems in which part or all of cost is paid	88	22.6	14.3	27.1	26.1	21.5	77	39.9
Employer cooperates, but pays no cost or did not report information	10	2.6	4.8	2.1	1.5	2.7	8	4.2
Employer does not cooperate in group auto insurance	292	74.9	80.9	70.8	72.3	75.8	108	55.9
		100.1%*	100.0%	100.0%	99.9%*	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding of percents.

TABLE 10-D.--COVERAGE AND ELIGIBILITY GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Compulsory vs. voluntary coverage; groups eligible	Total systems reporting, 12,000 or more in enrollment		Strata, by enrollment				Selected suburban systems with less than 12,000 in enrollment (not included in total)	
	Number	Percent	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in automobile insurance plan is:								
Compulsory	83	21.3%	14.3%	27.1%	23.1%	20.3%	75	38.9%
Voluntary	7	1.8	4.8	2.1	1.5	1.6	3	1.6
Information not reported ...	8	2.0	...	...	3.1	2.3	7	3.6
Total systems in which employer cooperates	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Groups of employees eligible for coverage under automobile insurance contract:								
Professional school personnel	85	21.8	19.1	29.2	24.6	19.9	78	40.4
Nonprofessional school personnel	77	19.7	19.1	25.0	21.5	18.4	72	37.3
Nonschool personnel (e.g., firemen, police)	4	1.0	...	...	3.1	0.8	3	1.6
Information not reported ...	13	3.3	...	...	3.1	4.3	7	3.6
Total systems in which employer cooperates	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Employer does not cooperate in automobile insurance	292	74.9	80.9	70.8	72.3	75.8	108	55.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

XI. SYSTEM-BY-SYSTEM REPORTING BY ENROLLMENT OF SCHOOL SYSTEM

Table 11 provides, on a system-by-system basis, detailed information concerning each type of group insurance discussed in the preceding sections. Included for each type of insurance is the following information, listed by column:

Employer Cooperation

Column 2 indicates, by "yes" or "no," whether or not the school system cooperates in making the insurance available.

Payroll Deductions

Column 3 indicates, by "yes" or "no," whether or not the school system makes payroll deductions for the employees' share of the insurance premiums.

Sponsor

Column 4 lists the agency which sponsors the particular insurance program (i.e., signs the master contract with the underwriter). If "other" is listed, further information is contained in column 12.

Underwriter

Column 5 lists the underwriter of the particular insurance plan. In most cases the underwriter is either an insurance company, Blue Cross, or Blue Shield.

Payment of Premiums

Columns 6 and 7 list the proportions of insurance cost borne by the employer and the employee. Wherever possible, specific percentages are provided.

Coverage

Column 8 indicates whether or not the particular insurance coverage is voluntary for eligible employees, and column 9 lists the various groups of employees eligible for coverage under the insurance plan.

Dependent Coverage

Column 10 indicates, by "yes" or "no," whether or not dependents of employees are eligible for coverage under the insurance plan. Column 11 indicates whether the employee pays all, part, or none of the cost for coverage of his dependents.

Other Types of Insurance

Column 12 contains miscellaneous information concerning any other insurance plans which may be available to employees in the school system. In addition, it cites instances in which more than one plan of a particular type of insurance is available in the system.

Chief among the other types of insurance available in school systems are group-practice clinic plans (which either take the place of hospitalization, medical-surgical, and major-medical plans or are offered as alternatives to these plans), group optical plans, and group dental plans. Although a very small proportion of school systems make these group insurance plans available, they warrant more than passing attention. The chart lists, by stratum, the school systems which cooperate in making these types of group insurance available to employed personnel.

Group practice clinic plans--Group-practice clinic plans provide, on a cooperative basis, a full range of medical services including routine diagnostic examinations and doctors' visits in addition to the standard hospitalization and medical-surgical coverages. Most of these plans are available only in the vicinity of large population centers.

Twenty-seven responding school systems make this type of coverage available to school employees. The plan most frequently mentioned--by 15 systems--was the Kaiser Foundation Health Plan (Berkeley, Cupertino Union, Hayward, Lafayette Elementary, Long Beach, Los Altos, Oakland, Orinda, Palo Alto, San Bernardino, San Leandro, San Mateo, San Mateo Elementary, and Torrance, California; and Hawaii). Other plans mentioned were the Health Insurance Plan of Greater New York (Great Neck, Herricks, Lawrence, and New York City); the Ross-Loos Medical Group (Burbank and Pasadena, California); the Group Health Cooperative of Puget Sound (Shoreline and Seattle, Washington); the San Francisco Employees Health Service System; the Western Clinic (Tacoma, Washington); the

SCHOOL SYSTEMS WHICH INDICATED COOPERATION IN PROVIDING GROUP-PRACTICE CLINIC PLANS, GROUP OPTICAL INSURANCE, AND GROUP DENTAL INSURANCE, 1964-65

Type of insurance	Enrollment stratum				
	1--100,000 or more	2--50,000-99,999	3--25,000-49,999	4--12,000-24,999	Selected suburban systems
Group practice clinic plans	Hawaii New York, N. Y.	Long Beach, Calif. Oakland, Calif. San Francisco, Calif. Seattle, Wash.	Hayward, Calif. Pasadena, Calif. San Bernardino, Calif. Torrance, Calif. Tacoma, Wash.	Berkeley, Calif. Burbank, Calif. Cupertino, Calif. Garden Grove Elem., Calif. Palo Alto, Calif. San Leandro, Calif. San Mateo, Calif. Sweetwater H.S., Chula Vista, Calif. Shoreline, Seattle, Wash.	Lafayette Elem., Calif. Los Altos, Calif. Orinda Elem., Calif. San Mateo Elem., Calif. Great Neck, N. Y. Herricks, New Hyde Park, N. Y. Lawrence, Cedarhurst, N. Y.
Group optical insurance	Duval Co., Jacksonville, Fla.	...	Tacoma, Wash.	Alum Rock Elem., San Jose, Calif. Berkeley, Calif. Shawnee Mission, Kans. Clover Park, Lakewood Center, Wash.	Los Altos, Calif.
Group dental insurance	San Diego, Calif. Duval Co., Jacksonville, Fla.	...	...	Shawnee Mission, Kans. Clover Park, Lakewood Center, Wash.	...

Physicians and Surgeons Association (Garden Grove Elementary, California); and the San Diego Health Association (Sweetwater H.S., Chula Vista, California).

All of the systems above extend provisions of the plans to the dependents of employees and five of the systems (Oakland, Great Neck, Herricks, Lawrence, and New York City), pay part of the cost for dependent coverage.

Group optical insurance--Following are the seven systems which reported cooperation in providing group optical insurance, together with the names of the agencies listed as underwriters:

Duval County, Jacksonville, Florida--Professional Insurance Corporation
Tacoma, Washington--Western Clinic
Alum Rock Elementary, San Jose, California--Kaiser Foundation Health Plan
Berkeley, California--Kaiser Foundation Health Plan
Shawnee Mission, Kansas--Continental Casualty Co.
Clover Park, Lakewood Center, Washington--Pierce Co. Medical Bureau
Los Altos, California--Kaiser Foundation Health Plan.

In all but one of the systems above (Clover Park) dependents of employees are included in the plans on an employee-pay-all basis.

Group optical insurance may include (a) free optical examinations, (b) the provision of eyeglasses, and (c) surgical procedures. Information included with the questionnaire returns made no mention of eyeglasses. Also, it should be noted that most group medical-surgical plans cover eye surgery, and that both eye examinations and surgery would normally be included in group-practice plans such as those mentioned in the preceding section.

Group dental insurance--Following are the systems which reported cooperation in providing group dental coverage, together with the names of the agencies listed as underwriters:

Duval County, Jacksonville, Florida--Professional Life Insurance Co.
San Diego, California--Pacific Mutual Life
Shawnee Mission, Kansas--Continental Casualty Co.
Clover Park, Lakewood Center, Washington--Washington Dental.

All of the systems above but Clover Park report that coverage is extended to the dependents of employees on an employee-pay-all basis. Two of the four systems reporting that cooperation was provided in group dental plans specifically stated that such plans were limited to surgical procedures (San Diego, California, and Duval County, Florida). It should be noted that most health insurance plans include oral surgery among their benefits if such surgery is necessitated by injury. It cannot be ascertained from the questionnaire returns whether or not the plans in effect in Shawnee Mission, Kansas, and Clover Park, Washington, include routine dental care under their provisions.

Miscellaneous group plans--Four responding school systems provided information on unusual types of group plans, as follows:

- Clark County, Nevada, reported a voluntary welfare plan in operation in which members have a $2 payroll-deduction from their salaries each time a fellow member dies or becomes permanently disabled.

- Hastings-on-Hudson, New York, reported cooperation in providing a group travel insurance plan. Coverage under the plan is automatic for professional and nonprofessional personnel, and fully paid by the board of education. The insurance underwriter is Hartford Accident and Indemnity Company.

- Two suburban systems--Williamsville, New York, and New Providence, New Jersey--cooperate in providing insurance against libel, slander, and defamation of character. Coverage under the New Providence plan is automatic for professional and nonprofessional personnel, and is fully paid by the board of education. The insurance underwriter is the Insurance Company of North America. Details of the Williamsville group plan were not furnished.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 1--Enrollment 100,000 or more											
CALIFORNIA											
Los Angeles											
Life	Yes	Yes	Other*	Ins. co.	All	None	Yes	P, NP	Yes	All	Bd. of ed. sponsors an additional maj.-med. insurance plan and pays 90% of the cost.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Other*	Ins. co.	All	None	Yes	P, NP	...	...	*Various employee organizations.
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Diego											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Dental.
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	Employee may choose from 3 available life insurance plans.
Med.- surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
DISTRICT OF COLUMBIA											
Washington											
Life	Yes	Yes	Fed. govt	Ins. co.	67%	33%	No	P, NP	No	...	Four hosp. and med.-surg. insurance plans sponsored-50% or less is paid by the sch. bd. depending on plan selected and whether high or low option is selected.
Hosp.	Yes	Yes	Fed. govt	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Fed. govt	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
FLORIDA											
Dade Co. (P. O. Miami)											
Life	No[b]	...	...	...	...	...	...	....	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	80%	20%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	80%	20%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	80%	20%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	...	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Duval Co. (P. O. Jacksonville)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Employee may choose from three available life ins. plans.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	Employee may choose from four available hosp. and med.-surg. ins. plans.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	Cancer, Polio, Optical, Dental.
GEORGIA											
Atlanta											
Life	Yes	Yes	Local govt	Ins. co.	Part	Part	No	P, NP, NS	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
HAWAII											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	All	Employee may choose from three available plans for hosp., med.-surg., and maj.-med. insurance.
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	St. Assn	Ins. co.	None	All	Yes	P	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
ILLINOIS											
Chicago											
Life	Yes	Yes	St Assn	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No[b]	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	No info.	None	All	No	No info.	...	...	
Fidelity	Yes	No	Bd. of ed.	No info.	No info.	No info.	Yes	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
INDIANA											
Indianapolis											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	Employee may choose from two available plans for hosp. and med.-surg. insurance.
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

[a] Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
[b] No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 1--Enrollment 100,000 or more (Continued)											
LOUISIANA											
Orleans Parish (P. O. New Orleans)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	88%	12%	Yes	P, NP, NS	No	...	Employee may choose from two available disability insurance plans.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP, NS	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MARYLAND											
Baltimore City											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Baltimore Co. (P. O. Towson)											
Life	No	...	...	...	...	...	...	...	...	...	Non-ownership of auto liability.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
MICHIGAN											
Detroit											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	Three life ins. plans sponsored. Bd. of ed. pays 10% of the cost toward the second plan while the employee pays the entire premium on the third plan.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	5%	95%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	5%	95%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
MISSOURI											
St. Louis											
Life	No	...	...	...	...	...	...	...	....	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
NEW YORK											
New York City											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
OHIO											
Cleveland											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
PENNSYLVANIA											
Philadelphia											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	86%	14%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP, NS	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
TENNESSEE											
Memphis											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	Two life ins. policies sponsored.
Hosp.	No	...	...	...	...	...	...	...	...	...	Employee pays until premium for second plan and benefits based on income.
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 1--Enrollment 100,000 or more (Continued)											
TEXAS											
Dallas											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	*A package plan offers life and health ins. Bd. of ed. contributes $50 per yr. for each employee.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	Part	Part*	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Houston											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	*A package plan offers life and health ins. Bd. of ed. contributes $50 per yr. for each employee.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	Part	Part*	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
WISCONSIN											
Milwaukee											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	Yes	P, NP	No	...	Bd. of ed. sponsors an additional life ins. plan and pays 50% of the cost.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Stratum 2--Enrollment 50,000-99,999											
ALABAMA											
Birmingham											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	St. Assn sponsors an additional life, hosp., med.-surg., and maj.-med., ins. plan.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Jefferson Co. (P. O. Birmingham)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	60%	40%	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mobile Co. (P. O. Mobile)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
CALIFORNIA											
Fresno											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	St. Assn sponsors an additional hosp., med.-surg. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Long Beach											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	Group-practice clinic plan available. *Employee may choose from three available plans for each of the following: hosp., med.-surg. and maj.-med. The Bd. of ed. pays $6.18 per month toward the cost.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Oakland											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic plan available. Employee may choose from two available plans for each of the following: hosp., med.-surg., and maj.-med.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	5%	95%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	5%	95%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	5%	95%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 2--Enrollment 50,000-99,999 (Continued)											
CALIFORNIA (Continued)											
San Francisco											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	67%	33%	No	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	67%	33%	No	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	67%	33%	No	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
COLORADO											
Denver											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	No info.	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
FLORIDA											
Broward Co. (P. O. Ft. Lauderdale)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	93%	7%	Yes	P, NP	No	...	Employee may choose from two available plans for hosp., med.-surg., and maj.-med.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	No	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Hillsborough Co. (P. O. Tampa)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Orange Co. (P. O. Orlando)											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose from two available plans for hosp., med.-surg., and disability.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Palm Beach Co. (P. O. West Palm Beach)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Pinellas Co. (P. O. Clearwater)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
GEORGIA											
De Kalb Co. (P. O. Decatur)											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	Two life ins. policies sponsored.
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	Employee pays entire premium for second plan.
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
KANSAS											
Wichita											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 2--Enrollment 50,000-99,999 (Continued)											
KENTUCKY											
Jefferson Co. (P. O. Louisville)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Louisville											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	..	...	...	...	...	...	
LOUISIANA											
Caddo Parish (P. O. Shreveport)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
East Baton Rouge Parish (P. O. Baton Rouge)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
MARYLAND											
Anne Arundel Co. (P. O. Annapolis)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Montgomery Co. (P. O. Rockville)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	Two life ins. plans sponsored.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	Employee pays entire premium for second plan.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	Non-ownership of auto liability.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Prince Georges Co. (P. O. Upper Marlboro)											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose from three available plans for each of the following: hosp., med.-surg., and maj.-med.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	Part	Part	No	P	...	...	
MASSACHUSETTS											
Boston											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP, NS	Yes	Part	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	Local govt	Bl. Cr. & Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Local govt	Ins. co.	None	All	No	P	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Local govt	Ins. co.	None	All	No	P	...	...	
MINNESOTA											
Minneapolis											
Life	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	No info.	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	No info.	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	No info.	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	No info.	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 2--Enrollment 50,000-99,999 (Continued)											
MISSOURI											
Kansas City											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	..	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEBRASKA											
Omaha											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEW JERSEY											
Newark											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	During the first yr of employment all tchrs are required to enroll in supplementary contributory life ins. plan sponsored by the State Pension Fund. After the first yr, membership may be discontinued.
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEW MEXICO											
Albuquerque											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	A contributory life ins. plan based on earnings, is also sponsored, for which the Bd. of Ed. pays 45% of cost.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	80%	20%	Yes	P, NP	Yes	All	
Disability	No[b/]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
NEW YORK											
Buffalo											
Life	Yes	Yes	Local govt	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
NORTH CAROLINA											
Charlotte-Mecklenburg (P. O. Charlotte)											*Bd. owned vehicles.
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes*	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
OHIO											
Akron											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Cincinnati											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Columbus											
Life	No[b/]	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No info.	Bd. of ed.	Ins. co.	All	None	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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b/ No, but considering.

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Stratum, state, school system, and type of insurance	Employer cooperations	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 2--Enrollment 50,000-99,999 (Continued)											
OHIO (Continued)											
Dayton											
Life	No	...	...	...	...	...	...	...	...	...	*Board owned vehicles.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes*	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Toledo											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
OKLAHOMA											
Oklahoma City											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Tulsa											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
OREGON											
Portland											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose from three available plans for hosp. and med.-surg. ins.
Hosp.	Yes	Yes	No info.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	No info.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
PENNSYLVANIA											
Pittsburgh											
Life	Yes	Yes	Bd. of ed.	Ins. co.	60%	40%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	60%	40%	Yes	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
SOUTH CAROLINA											
Greenville Co. (P. O. Greenville)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
TENNESSEE											
Davidson Co. (incl. Nashville)											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
TEXAS											
El Paso											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	No	P, NP	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 2--Enrollment 50,000-99,999 (Continued)											
TEXAS (Continued)											
Fort Worth											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	Local Assn sponsors an additional life ins. plan. Employee pays all of cost.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
San Antonio											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
VIRGINIA											
Fairfax Co. (P. O. Fairfax)											
Life	Yes	Yes	Ret. sys.	Ins. co.	95%	5%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	..	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Norfolk											
Life	Yes	Yes	Ret. sys.	Ins. co.	83%	17%	No	P	No	...	*Bd. owned vehicles.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	S	...	...	
Auto	Yes*	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
WASHINGTON											
Seattle											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	Group-practice clinic plan available. Employee may choose from two available plans for hosp., med.-surg., and maj.-med. for which the school bd. will pay 50% of the premium but not to exceed $5 per month.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	
Auto	No	...	...	...	...	...	...	...	...	...	
WEST VIRGINIA											
Kanawha Co. (P. O. Charleston)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Stratum 3--Enrollment 25,000-49,999											
ALABAMA											
Montgomery Co. (P. O. Montgomery)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
ARIZONA											
Phoenix (H. S.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
ARIZONA (Continued)											
Tucson											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	additional hosp. and med.-
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	surg., ins. plan.
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
CALIFORNIA											
Fremont											
Life	No	...	...	...	...	...	...	...	...	...	*Employees may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	from three available plans
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	for each of the following:
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	hosp., med.-surg. and maj.-
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	med. The Bd. of ed. pays
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	$8.16 per month toward the
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	cost.
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hayward											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	Group-practice clinic
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	plan available.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	St. Assn sponsors an
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	additional life ins. plan.
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	Employee pays entire pre-
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	mium for this plan.
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Mt. Diablo Unified (P. O. Concord)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	Employee may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	from two available plans
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	for each of the following:
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	hosp., med.-surg. and dis-
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	..	...	ability ins.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Pasadena											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	plan available.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	Employee may choose
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	from two available maj.-
Disability	No	...	...	...	...	...	...	...	...	...	med. ins. plans.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	*Bd. of ed. pays $60
Fidelity	No	...	...	...	...	...	...	...	...	...	per yr toward the cost.
Auto	No	...	...	...	...	...	...	...	...	...	
Richmond											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose
Hosp.	No	...	...	...	...	...	...	...	...	...	from two available maj.-
Med.-surg.	No	...	...	...	...	...	...	...	...	...	med. ins. plans.
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	None	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Sacramento											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	St. Assn sponsors an
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	additional life ins. plan,
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	for which the employee
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	pays entire cost of pre-
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	mium.
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Bernardino											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic
Hosp.	No	...	...	...	...	...	...	...	...	...	plan available.
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Jose											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Employee may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	from three available hosp.,
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	med.-surg., and maj.-med.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh	All	None	Yes	P, NP	Yes	All	ins. plans.
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
CALIFORNIA (Continued)											
San Juan Unified (P. O. Carmichael)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	St. Assn sponsors an additional hosp., med.-surg. and maj.-med. ins. plan.
Hosp.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Stockton											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Torrance											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic plan available.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
COLORADO											
Jefferson Co. (P. O. Lakewood)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	No[b/]	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
CONNECTICUT											
Hartford											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	No	Local govt	Bl. Cr.	None	All	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	No	Local govt	Bl. Sh.	None	All	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	No	Local govt	Ins. co.	None	All	Yes	P, NP, NS	Yes	All	
Disability	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP, NS	...	...	
Occ. liab.	Yes	No	Local govt	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Local govt	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	Yes	No	Local govt	Ins. co.	None	All	No	P, NP, NS	...	...	
FLORIDA											
Brevard Co. (P. O. Titusville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Escambia Co. (P. O. Pensacola)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Polk Co. (P. O. Bartow)											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional disability ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Volusia Co. (P. O. DeLand)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
GEORGIA											
Cobb Co. (P. O. Marietta)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	No	...	*Bd. of ed. pays $1 per
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	month toward cost for
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	these benefits.
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Fulton Co. (P. O. Atlanta)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	67%	33%	Yes	P, NP	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	67%	33%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Muscogee Co. (P. O. Columbus)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP, NS	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Savannah-Chatham Co. (P. O. Savannah)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
ILLINOIS											
Rockford											
Life	No[b]	...	...	...	...	...	...	...	...	...	...
Hosp.	No[b]	...	...	...	...	...	...	...	...	...	
Med.-surg.	No[b]	...	...	...	...	...	...	...	...	...	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No[b]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No[b]	...	...	...	...	...	...	...	...	...	
Fidelity	No[b]	...	...	...	...	...	...	...	...	...	
Auto	No[b]	...	...	...	...	...	...	...	...	...	
INDIANA											
Evansville-Vanderburgh (P. O. Evansville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Fort Wayne											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP, NS	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Gary											
Life	Yes	Yes	Bd. of ed.	Ins. co.	1%*	99%	No	P, NP	No	...	*Employee pays 50 cents
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	per yr for ins. covering
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	life and maj.-med., the
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	1%*	99%	No	P, NP	Yes	Part*	bd. of ed. pays the rest.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
IOWA											
Des Moines											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
KANSAS											
Kansas City											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
LOUISIANA											
Calcasieu Parish (P. O. Lake Charles)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MASSACHUSETTS											
Springfield											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MICHIGAN											
Flint											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg. and maj.-med. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP, NS	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Grand Rapids											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lansing											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MINNESOTA											
St. Paul											
Life	Yes	No	Local govt	Ins. co.	None	All	No	P, NP	Yes	Part	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	None	All	No	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Ins. co.	None	All	No	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Local govt	Ins. co.	None	All	No	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MISSISSIPPI											
Jackson											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEBRASKA											
Lincoln											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	Yes	St. Assn	No info.	No info.	No info.	No info.	No info.	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
NEVADA											
Clark Co. (P. O. Las Vegas)											
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	62%	38%	Yes	P, NP	Yes	Part	Voluntary welfare plan in operation in which members have $2 deducted from salary each time a member dies or is permanently disabled. Employee may choose from two available disability ins. plans.
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	62%	38%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	62%	38%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEW JERSEY											
Jersey City											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	During the first yr of employment all tchrs are required to enroll in a supplementary contributory life ins. plan sponsored by the St. Pension Fund. After the first yr., membership may be discontinued.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
NEW YORK											
Rochester											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Syracuse											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Yonkers											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NORTH CAROLINA											
Greensboro											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Winston-Salem/Forsyth Co. (P. O. Winston-Salem)											
Life	Yes	Yes	County	Ins. co.	60%	40%	Yes	S	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
OHIO											
Youngstown											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
RHODE ISLAND											
Providence											
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
SOUTH CAROLINA											
Columbia											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
TENNESSEE											
Hamilton Co. (P. O. Chattanooga)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Knoxville											
Life	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Local govt	Ins. co.	None	All	No info.	No info.	...	...	
Auto	Yes	No	Local govt	Ins. co.	None	All	No info.	No info.	...	...	
Shelby Co. (P. O. Memphis)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
TEXAS											
Amarillo											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Austin											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Corpus Christi											
Life	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	..	...	...	...	...	...	...	
Auto	No	...	...	..	...	...	...	...	...	...	
Lubbock											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Employee may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from two available life
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	ins. plans.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
UTAH											
Davis Co. (P. O. Farmington)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	30%	70%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	30%	70%	Yes	P, NP	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 3--Enrollment 25,000-49,999 (Continued)											
UTAH (Continued)											
Granite Sch. Dist. (P. O. Salt Lake City)											
Life	Yes	Yes	Bd. of ed.	Other	All	None	Yes	P, NP	No	...	For life ins., hosp., and med.-surg. the underwriter is Utah Tchrs Welfare Assn.
Hosp.	Yes	No	Bd. of ed.	Other	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Other	None	All	No	P, NP	Yes	None	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Salt Lake City											
Life	Yes	Yes	Bd. of ed.	Other	All	None	No info.	No info.	No	...	Life ins. underwriter is Utah Tchrs Welfare Assn.
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	Yes	Yes	Bd. of ed.	Other	All	None	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
VIRGINIA											
Arlington Co. (P. O. Arlington)											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P, NP	No	...	*Bd. owned vehicles.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	67%	33%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	67%	33%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	67%	33%	Yes	P, NP, NS	Yes	Part	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes*	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Henrico Co. (P. O. Richmond)											
Life	Yes	Yes	Ret. sys.	Ins. co.	All	None	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Newport News											
Life	Yes	Yes	Ret. sys.	Ins. co.	70%	30%	No	P	No	...	Local govt sponsors an
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	additional life ins. plan
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	and pays 30% of cost.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	Employee may choose
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	from three available hosp.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	ins. plans.
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	*Bd. owned vehicles.
Auto	Yes*	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Richmond											
Life	Yes	Yes	Ret. sys.	Ins. co.	50%	50%	No	P	No	...	St. Assn sponsors an
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	additional hosp., med.-
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	surg. and maj.-med., ins.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
WASHINGTON											
Highline Sch. Dist. (P. O. Seattle)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Tacoma											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	Group-practice clinic.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Optical.
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Life ins. for profes-
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	sionals from Local Assn.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	Choice of 3 hosp., med.-
Occ. liab.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	surg. plans sponsored by
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	bd. of ed. and sch. groups.
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	Disability ins. from St. Assn.
WISCONSIN											
Madison											
Life	Yes	Yes	Ret. sys.	Ins. co.	65%	35%	No	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	No	P	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	No	P	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999											
ALABAMA											
Baldwin Co. (P. O. Bay Minette)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP, NS	No	...	Cancer.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Calhoun Co. (P. O. Anniston)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Employee may choose from two available plans for each type of ins. available.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Gadsden											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	St. Assn sponsors an additional life hosp., and med.-surg., ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Marshall Co. (P. O. Guntersville)											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	None	
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	N	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
ALASKA											
Anchorage											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
ARIZONA											
Mesa											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Scottsdale (P. O. Phoenix)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No[b/]	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Washington Elem. Dist. (P. O. Phoenix)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
ARKANSAS											
Fort Smith											
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	No	...	Employee may choose from two available plans for hosp., and med.-surg. ins.
Med.-surg.	Yes	Yes	St. Assn	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No info.	No info.	No info.	No info.	No info.	No info.	No info.	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
ARKANSAS (Continued)											
Little Rock											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	from two available plans
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	for each of the following:
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	hosp., med.-surg., and
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P	...	...	maj.-med.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
North Little Rock											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	No	P	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
CALIFORNIA											
Alum Rock Elem. (P. O. San Jose)											
Life	No	...	...	...	...	...	...	...	...	...	Optical.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Employee may choose
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	from two available hosp.,
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	med.-surg., and maj.-med.,
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	ins. plans.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Anaheim Elem.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	All	None	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Anaheim H. S.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Azusa											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	...	...	
Bakersfield											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Bellflower											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Berkeley											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic plan available.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	33%	67%	Yes	P, NP	Yes	All	Optical.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	33%	67%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	33%	67%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Employee may choose from two available hosp., med.-surg. and maj.-med. ins. plans.
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	St. Assn sponsors other disability ins. plan.

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
CALIFORNIA (Continued)											
Burbank											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	No	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	Employee may choose from two available hosp., med.-surg. and maj.-med., ins. plans.
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Compton Elem.											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	Employee may choose from two available hosp., med.-surg. and maj.-med., ins. plans.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Compton H. S.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	A. F. T. sponsors an additional life ins. plan.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Covina-Valley (P. O. Covina)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Cupertino											
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Group-practice clinic plan available.
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Local Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Downey											
Life	Yes	No	Bd. of ed.	Ins. co.	85%	15%	Yes	P, NP	Yes	All	*Bd. of ed. pays $50 a yr. toward cost.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Med.-surg	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
East Whittier (P. O. Whittier)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
El Rancho (P. O. Pico Rivera)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Fullerton Elem.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	St. Assn sponsors an additional life ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

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					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
CALIFORNIA (Continued)											
Garden Grove Elem.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic plan available.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Glendale											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Grossmont H. S.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	A. F. T. sponsors an additional life ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Hudson Elem. (P. O. La Puente)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Inglewood											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	20%	80%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	20%	80%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	20%	80%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Kern Co. Jt. H. S. (P. O. Bakersfield)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
La Mesa-Spring Valley (P. O. La Mesa)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lompoc											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Modesto											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
CALIFORNIA (Continued)											
Montebello											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Norwalk-La Mirada (P. O. Norwalk)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Ontario											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Orange											
Life	Yes	No	Local Assn	Ins. co.	None	All	Yes	P	Yes	None	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP	Yes	None	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP	Yes	None	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP	Yes	None	
Disability	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	All	None	No info.	No info.	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Palo Alto											
Life	Yes	Yes	Bd. of ed.	Ins. co.	70%	30%	No	P, NP	Yes	All	Group-practice clinic plan available.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Pomona											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	33%	67%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	33%	67%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	33%	67%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Riverside											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Sh.	30%	70%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	30%	70%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	30%	70%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
San Leandro											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	S*	Yes	All	*Male members only.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	Group-practice clinic plan available.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	Two hosp., med.-surg. and maj.-med. plans sponsored. The bd. of ed. pays entire premium for the second plan.
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Mateo											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	S*	Yes	All	*Admin. and supvs. only.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Group-practice clinic plan available.
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	Yes	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
CALIFORNIA (Continued)											
Santa Ana											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Santa Barbara											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Santa Monica											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Sweetwater H. S. (P. O. Chula Vista)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic plan available.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
West Covina											
Life	Yes	No	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Whittier H. S.											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
COLORADO											
Adams-Arapahoe Jt. (P. O. Aurora)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	Part	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Arapahoe Co. (P. O. Littleton)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	St. Assn sponsors an additional hosp. ins. plan. Employee may choose from two available disability ins. plans.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Boulder Valley (P. O. Boulder)											
Life	Yes	Yes	Other*	Ins. co.	All	None	Yes	P, NP	No	...	*Public Employee Ret. Assn. St. Assn sponsors an additional hosp., med.-surg. and maj.-med. ins. plan.
Hosp.	Yes	Yes	St. Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

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b/ No, but considering.

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					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Coverage	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
COLORADO (Continued)											
Colorado Springs											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Pueblo											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	No	...	St. Assn and A. F. T. sponsor two additional hosp. and med.-surg. ins. plan. *Bd. of ed. pays $10 per employee toward cost.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	Part	Part*	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	Part	Part*	Yes	P, NP	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
CONNECTICUT											
Bridgport											
Life	Yes	Yes	Local govt	Ins. co.	None	All	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	None	All	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	None	All	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Local govt	Ins. co.	None	All	Yes	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
New Britain											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP	No	...	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP	No	...	
Maj.-med.	Yes	Yes	Local govt	Bl. Cr. & Bl. Sh.	50%	50%	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Norwalk											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Stamford											
Life	Yes	Yes	Local govt	Ins. co.	40%	60%	Yes	P, NP	No	...	Employee may choose
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	None	from two available dis-
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	No	P, NP	Yes	None	ability ins. plans.
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Waterbury											
Life	Yes	Yes	Local govt	Ins. co.	None	All	No	P, NP, NS	No	...	A contributory life ins.
Hosp.	Yes	Yes	Local govt	Bl. Cr.	None	All	No	P, NP, NS	Yes	All	plan based on earnings is
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	None	All	No	P, NP, NS	Yes	All	also offered for which the
Maj.-med.	Yes	Yes	Local govt	Ins. co.	67%	33%	No	P, NP, NS	Yes	Part	employee pays at the rate
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP, NS	...	...	of 72 cents per thousand.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	City pays the balance of
Fidelity	No	...	...	...	...	...	...	...	...	...	cost.
Auto	No	...	...	...	...	...	...	...	...	...	
West Hartford											
Life	Yes	Yes	Local govt	Ins. co.	40%	60%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
DELAWARE											
Wilmington											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
FLORIDA											
Bay Co. (P. O. Panama City)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lake Co. (P. O. Tavares)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Leon Co. (P. O. Tallahassee)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Manatee Co. (P. O. Bradenton)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	78%	22%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	78%	22%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	78%	22%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Marion Co. (P. O. Ocala)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Sarasota Co. (P. O. Sarasota)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	Employee may choose from two available plans for hosp.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Seminole Co. (P. O. Sanford)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	Part	Part	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	Part	Part	Yes	P	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	Part	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
GEORGIA											
Clayton Co. (P. O. Jonesboro)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Dougherty Co. (P. O. Albany)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
GEORGIA (Continued)											
Houston Co. (P. O. Perry)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
IDAHO											
Boise											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	No info.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
ILLINOIS											
Decatur											
Life	No	...	...	...	...	...	...	...	...	...	Comprehensive catastrophe plan available. Employee may choose from two available hosp. med.-surg. and maj.-med. ins.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
East St. Louis											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	No	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	Part	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	Part	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Granite City											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Peoria											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Springfield											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
INDIANA											
Hammond											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	3%	97%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Vigo Co. (P. O. Terre Haute)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

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1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
INDIANA (Continued)											
Washington Twp., Marion Co.											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose from two available disability ins. plans.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
IOWA											
Cedar Rapids											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Council Bluffs											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Davenport											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Sioux City											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Waterloo											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
KANSAS											
Shawnee Mission H. S. Dist.											
Life	No	...	...	...	...	...	...	...	...	...	Optical.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Dental.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Topeka											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
KENTUCKY											
Pike Co. (P. O. Pikesville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
LOUISIANA											
Bossier Parish (P. O. Benton)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP, NS	Yes	No info.	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP, NS	Yes	No info.	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP, NS	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lafayette Parish											
Life	Yes	Yes	Bd. of ed.	Ins. co.	8%	92%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	8%	92%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	8%	92%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	8%	92%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
St. Tammany Parish (P. O. Covington)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	Employee may choose from two available life ins. plans.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Tangipahoa Parish (P. O. Amite)											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose from three available plans for hosp. and med.-surg. and has a choice of two plans for maj.-med. ins.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidleity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Terrebonne Parish (P. O. Houma)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MAINE											
Portland											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P, NP	No	...	A supplemental life ins.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	plan is also offered.
Med.-surg.	Yes	Yes	St. Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MARYLAND											
Allegany Co. (P. O. Cumberland)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Frederick Co. (P. O. Frederick)											
Life	No[b]	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Harford Co. (P. O. Bel Air)											
Life	No[b]	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No[b]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
MASSACHUSETTS											
Brockton											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Chicopee											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP, NS	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lynn											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP, NS	Yes	Part	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP, NS	Yes	Part	
Med-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	Local govt	Bl. Cr. & Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
New Bedford											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local govt	Ins. co.	All	None	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Newton (P. O. Newtonville)											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Pittsfield											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP, NS	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No[b/]	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Quincy											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	No	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Somerville											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP, NS	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MICHIGAN											
Ann Arbor											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums: Employee pays	Payment of premiums: Employer pays	Coverage: Voluntary	Coverage: Eligibility[a]	Dependent coverage: Covered	Dependent coverage: Employee pays	Other insurance and comments
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
MICHIGAN (Continued)											
Bay City											
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	...
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Birmingham											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
East Detroit											
Life	No	...	...	...	...	...	...	...	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Dearborn											
Life	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	Employee may choose from three available plans for each of the following: life; hosp., med.-surg., maj.-med., and disability. *Bd. of ed. pays "up to $12 monthly."
Hosp.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	No info.	Ins. co.	No info.	No info.	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Garden City											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	No	...	*Percent paid by bd. of
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	ed. varies from "13.1% to
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	100% depending on coverage."
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Jackson											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	83%	17%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	83%	17%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	83%	17%	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Kalamazoo											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	40%	60%	Yes	P, NP	Yes	All	additional hosp., med.-
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	40%	60%	Yes	P, NP	Yes	All	surg., and maj.-med. ins.
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr. & Bl. Sh.	40%	60%	Yes	P, NP	Yes	All	plan for which the employ-
Disability	No	...	...	...	...	...	...	...	...	...	ee pays entire premium.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lincoln Park											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Livonia											
Life	Yes	Yes	St. Assn	Ins. co.	50%	50%*	Yes	P, NP	Yes	None	*Not to exceed $15 per
Hosp.	Yes	Yes	St. Assn	Ins. co.	50%	50%*	Yes	P, NP	Yes	Part	month.
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	50%	50%*	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	50%	50%*	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	St. Assn	Ins. co.	50%	50%*	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
MICHIGAN (Continued)											
Pontiac											
Life	No	...	...	...	...	...	...	...	...	...	Non-ownership liability.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Port Huron											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Roseville											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	No info.	No info.	No info.	No info.	No info.	No info.	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	No info.	No info.	No info.	No info.	No info.	No info.	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Royal Oak											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	None	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	None	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Saginaw											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Taylor Twp. (P. O. Taylor)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Waterford Twp. (P. O. Pontiac)											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose from two available plans for each of the following: hosp., med.-surg., and maj.-med. ins.
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	
Auto	No	...	...	...	...	...	...	...	...	...	
Wayne											
Life	No	...	...	...	...	...	...	...	...	...	*Bd. of ed. pays $5 per month. Employee may choose from two available plans for each of the types of ins. available.
Hosp.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MINNESOTA											
Anoka-Hennepin (P. O. Anoka)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	No	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

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					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
MINNESOTA (Continued)											
Bloomington											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	39%	61%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	39%	61%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	39%	61%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Duluth											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MISSOURI											
Ferguson											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	No info.	No info.	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	No info.	No info.	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	No info.	No info.	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Independence											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
North Kansas City (P. O. Kansas City)											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Raytown											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Ritenour (P. O. Overland)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
St. Joseph											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Springfield											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
MONTANA											
Billings											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	90%	10%	Yes	P	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Great Falls											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEVADA											
Washoe Co. (P. O. Reno)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEW HAMPSHIRE											
Manchester											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
NEW JERSEY											During the first yr of employment all tchrs are required to enroll in a supplementary contributory life ins. plan sponsored by the State Pension Fund. After the first yr, membership may be discontinued.
Clifton											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	None	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Elizabeth											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	No info.	...	...	
Hamilton Twp. (P. O. Trenton)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Paterson											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
NEW JERSEY (Continued)											
Trenton											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Woodbridge Twp. (P. O. Woodbridge)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
NEW MEXICO											
Las Cruces											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	Employee may choose from two available plans for each of the following: life, hosp., med.-surg., and disability.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	80%	20%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	80%	20%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	80%	20%	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
NEW YORK											
Albany											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
East Meadow											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Elmira											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Farmingdale											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hicksville											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Kenmore											
Life	No	...	...	...	...	...	...	...	...	...	*Flat $50 maximum paid
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	Part	by sch. dist.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
NEW YORK (Continued)											
Levittown											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Massapequa											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	55%	55%	Yes	P, NP	No	...	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	55%	55%	Yes	P, NP	No	...	
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr. & Bl. Sh.	55%	55%	Yes	P, NP	No	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mount Vernon											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Niagara Falls											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	No	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	No	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No[b]	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Rome											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Schenectady											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Sewanhaka H. S. Dist. (P. O. Franklin Square)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Utica											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NORTH CAROLINA											
Alamance Co. (P. O. Graham)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
NORTH CAROLINA (Continued)											
Buncombe Co. (P. O. Ashville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Durham											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Gaston Co. (P. O. Gastonia)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Guilford Co. (P. O. Greensboro)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Hight Point											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Johnston Co. (P. O. Smithfield)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Nash Co. (P. O. Nashville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
New Hanover Co. (P. O. Wilmington)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Onslow Co. (P. O. Jacksonville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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Stratum 4--Enrollment 12,000-24,999 (Continued)											
NORTH CAROLINA (Continued)											
Pitt Co. (P.O. Greenville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Robeson Co. (P. O. Lumberton)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Rowan Co. (P. O. Salisbury)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Wake Co. (P. O. Raleigh)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Wayne Co. (P. O. Goldsboro)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
OHIO											
Berea											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Canton											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Cleveland Hgts-University City (P. O. Cleveland Hgts)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Hamilton											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
OHIO (Continued)											
Kettering											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lorain											
Life	No	...	...	...	...	...	...	...	...	...	. .
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Middletown											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Parma											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	Professional employees have a choice of two available life ins. plans.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Springfield											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Warren											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Willoughby-Eastlake (P. O. Willoughby)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
OKLAHOMA											
Lawton											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	No info.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	No info.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Midwest City											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	Employee may choose
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from two available disabil-
Med.-surg.	Yes	Yes	St. Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	ity ins. plans.
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums: Employee pays	Payment of premiums: Employer pays	Coverage: Voluntary	Coverage: Eligibility[a/]	Dependent coverage: Covered	Dependent coverage: Employee pays	Other insurance and comments
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
OREGON											
Beaverton											
Life	No	...	...	...	...	...	...	...	...	...	Employees may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from three available plans
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	for hosp., med.-surg., and
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	maj.-med. ins.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Eugene											
Life	No	...	...	...	...	...	...	...	...	...	Employees may choose
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from four available plans
Med.-surg.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	for hosp. ins. and from
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	two plans for med.-surg.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	ins.
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Salem											
Life	No	...	...	...	...	...	...	...	...	...	Employees may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from two available plans
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	for hosp., med.-surg., and
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	All	None	Yes	P, NP	Yes	All	maj.-med. ins.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
PENNSYLVANIA											
Allentown											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Altoona											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Bethlehem											
Life	Yes	Yes	Bd. of ed.	Ins. co.	60%	40%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Erie											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	...
Hosp.	Yes	No info.	No info.	No info.	No info.	No info.	No	P, NP	Yes	All	
Med.-surg.	Yes	No info.	No info.	No info.	No info.	No info.	No	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Harrisburg											
Life	Yes	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	No info.	No info.	No info.	No info.	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	No info.	No info.	No info.	No info.	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Reading											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	No	...	Personal liability.
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	School property.
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	Comprehensive.
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

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					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
RHODE ISLAND											
Cranston											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Warwick											*Key people only.
Life	No	...	...	...	...	...	...	...	...	...	Non-ownership of auto
Hosp.	Yes	Yes	Local govt	Bl. Cr.	None	All	No	P, NP	Yes	All	liability available.
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	None	All	No	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	S*	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
SOUTH CAROLINA											
Berkeley Co. (P. O. Moncks Corner)											*Bd. owned vehicles only.
Life	No	...	...	...	...	...	...	...	...	...	
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	Yes*	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Cooper River											...
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Darlington											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Florence											
Life	Yes	No	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Harry Co. (P. O. Conway)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Rock Hill											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Spartanburg											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	No	...	St. Assn sponsors an additional life ins. plan. Employee may choose from two available plans for hosp., med.-surg., and maj.-med.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
SOUTH CAROLINA (Continued)											
Williamsburg Co. (P. O. Kingstree)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
SOUTH DAKOTA											
Rapid City											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Sioux Falls											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
TENNESSEE											
Knox Co. (P. O. Knoxville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
TEXAS											
Abilene											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Arlington											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Beaumont											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Ector Co. (P. O. Odessa)											
Life	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	Employee may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from two available life
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	ins. plans.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	S	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Edgewood (P. O. San Antonio)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
TEXAS (Continued)											
Garland											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Goose Creek (P. O. Baytown)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	*A package plan offers life health ins.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	Part	Bd. of ed. contributes $50 per yr for each employee.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	Part	Part*	Yes	P, NP	Ye	Part	
Disability	No	...	...	...	...	...	...	...	...	..	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Harlandale (P. O. San Antonio)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No[b/]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Midland											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
North East (P. O. San Antonio)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	..	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Pasadena											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Port Arthur											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Richardson											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Spring Branch (P. O. Houston)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
TEXAS (Continued)											
Tyler											
Life	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	..	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Waco											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Wichita Falls											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	No info.	No info.	...	...	
Occ. liab.	Yes	No	St. Assn	Ins. co.	None	All	No	P	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
UTAH											
Jordan (P. O. Sandy)											
Life	Yes	No	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No info.	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Ogden											
Life	...	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	Part	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Weber Co. (P. O. Ogden)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
VIRGINIA											
Alexandria											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P, NP	No	...	St. Assn sponsors an
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	additional hosp. and med.-
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	surg. ins.
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	All	None	No	No info.	...	...	
Chesapeake											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	No info.	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Hampton											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P, NP	No	...	Bd. of ed. sponsors an
Hosp.	No	...	...	...	...	...	...	...	...	...	additional life ins. plan
Med.-surg.	No	...	...	...	...	...	...	...	...	...	and pays 10% of the cost.
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
VIRGINIA (Continued)											
Lynchburg											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P	No	...	...
Hosp.	No[b]	...	...	...	...	...	...	...	...	...	
Med.-surg.	No[b]	...	...	...	...	...	...	...	...	...	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Portsmouth											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Prince William Co. (P. O. Manassas)											
Life	Yes	Yes	Ret. sys.	Ins. co.	80%	20%	No	P	No	...	Salary savings.
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Roanoke Co. (P. O. Salem)											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	P	No	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
WASHINGTON											
Clover Park (P. O. Lakewood Center)											
Life	No	...	...	...	...	...	...	...	...	...	Optical.
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	No info.	Dental.
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	No info.	St. Assn sponsors an
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	No info.	additional maj.-med. ins.
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	plan.
Occ. liab.	Yes	Yes	St. Assn	Ins. co.	All	None	No	P	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Edmonds (P. O. Lynnwood)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	No	...	St. Assn sponsors an
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	additional life ins. plan.
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Bd. of ed. sponsors an
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	additional hosp., med.-
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	surg., and maj.-med. ins.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	plan.
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Everett											
Life	No	...	...	...	...	...	...	...	...	...	Employee may choose
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P	No	...	from two available plans
Med.-surg.	Yes	No	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P	No	...	for each of the following:
Maj.-med.	No	...	...	...	...	...	...	...	...	...	hosp. and med.-surg. for
Disability	No	...	...	...	...	...	...	...	...	...	which the bd. of ed. pays
Occ. liab.	No	...	...	...	...	...	...	...	...	...	50% of the premiums but not
Fidelity	No	...	...	...	...	...	...	...	...	...	to exceed $5 per month.
Auto	No	...	...	...	...	...	...	...	...	...	
King Co. (P. O. Bellevue)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Shoreline (P. O. Seattle)											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic
Hosp.	No	...	...	...	...	...	...	...	...	...	plan available.
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
WASHINGTON (Continued)											
Vancouver											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
WEST VIRGINIA											
Cabell Co. (P. O. Huntington)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	Employee may choose from two available plans for hosp. and med.-surg.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Fayette Co. (P. O. Fayetteville)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	No info.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Harrison Co. (P. O. Clarksburg)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Logan Co. (P. O. Logan)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, Np	No	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Marion Co. (P. O. Fairmont)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mercer Co. (P. O. Princeton)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mingo Co. (P. O. Williamson)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Raleigh Co. (P. O. Beckley)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Stratum 4--Enrollment 12,000-24,999 (Continued)											
WEST VIRGINIA (Continued)											
Wood Co. (P. O. Parkersburg)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
WISCONSIN											
Kenosha											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	Yes	P, NP	No	...	...
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	No info.	No info.	No info.	No info.	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	No info.	No info.	No info.	No info.	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Racine											
Life	Yes	Yes	Ret. sys.	Ins. co.	35%	65%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	None	All	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
WYOMING											
Casper-Midwest											
Life	Yes	Yes	Bd. of ed.	Ins. co.	80%	20%	No	P, NP	Yes	Part	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed	Ins. co.	None	All	No	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Y	Part	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Laramie Co. (P. O. Cheyenne)											
Life	...	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Suburban School Systems--Enrollments vary											
ALABAMA											
Mountain Brook											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
CALIFORNIA											
Arcadia											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Beverly Hills											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Burlingame (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
CALIFORNIA (Continued)											
Danville											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	No	...	Employee may choose from two available plans for hosp. and med.-surg. ins.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hillsborough											
Life	Yes	Yes	St. Assn	Ins. co.	No info.	No info.	No info.	No info.	No	...	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	No info.	No info.	No info.	No info.	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	No info.	No info.	No info.	No info.	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	No info.	No info.	No info.	No info.	No	...	
Disability	Yes	Yes	St. Assn	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
La Canada-Flintridge (P. O. La Canada)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	70%	30%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	70%	30%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	70%	30%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lafayette (Elem.)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Group-practice clinic plan available.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Los Altos											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	No	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	Optical.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	Employee may choose from two available plans for hosp. and med.-surg. ins.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	*Bd. of ed. pays $4 flat rate.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Manhattan Beach											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Menlo Park (Elem.)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Millbrae (Elem.)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	S*	Yes	All	*Male professionals only.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Employee may choose from two available plans for hosp., med.-surg., and maj.-med. ins.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mill Valley (Elem.)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	S*	No	...	*Male professionals only.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Employees may choose from two available plans for hosp., med.-surg., and maj.-med. ins.
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	

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b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
CALIFORNIA (Continued)											
Mountain View-Los Altos H. S. (P. O. Mountain View)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	Employee may choose from two available plans for each of the following: life, hosp., and med.-surg. ins.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Newport Beach (Elem.)											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Local Assn	Ins. co.	90%	10%	Yes	P, NP	Yes	Part	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Local Assn	Ins. co.	90%	10%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Newport Harbor H. S. (P. O. Newport Beach)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	*Bd. of ed. pays $1 per month of the cost.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Orinda (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic plan available. Employee may choose from two available plans for hosp. and med.-surg. ins.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Palo Verde (P. O. Blythe)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Piedmont											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	S*	No	...	*Male professionals only.
Hosp.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	Employee may choose
Med.-surg.	Yes	Yes	St. Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from two available plans
Maj.-med.	No	...	...	...	...	...	...	...	...	...	for hosp. and med.-surg.
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	ins.
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Carlos (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Mateo (Elem.)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	S*	Yes	All	*Administrators and
Hosp.	No	...	...	...	...	...	...	...	...	...	supervisors.
Med.-surg.	No	...	...	...	...	...	...	...	...	...	Group-practice clinic
Maj.-med.	No	...	...	...	...	...	...	...	...	...	plan available.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
San Mateo H. S.											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	No	...	Employee may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from two available plans
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	for hosp., med.-surg., and
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	maj.-med. ins.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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b/ No, but considering.

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
CALIFORNIA (Continued)											
South Pasadena											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	*Bd. of ed. pays $6 per
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	month of the cost.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Walnut Creek (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
CONNECTICUT											
Cheshire											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	No info.	Ins. co.	All	None	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Greenwich											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Wethersfield											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	Part	A contributory life ins. plan based on earnings is also offered for which the bd. of ed. pays 30% of the cost.
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
ILLINOIS											
Deerfield (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Downers Grove Com. H. S. Dist.											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P	No	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Downers Grove (Elem.)											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P	No	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Flossmoor											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
ILLINOIS (Continued)											
Glenbard Twp. H. S. Dist. (P. O. Glen Ellyn)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Glencoe (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	65%	35%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Glen Ellyn (Elem.)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	70%	30%	Yes	P, NP	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	70%	30%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Hazel Crest											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Highland Park (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hinsdale (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hinsdale Twp. H. S. Dist.											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
La Grange (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Lake Forest (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	No	P, NP	Yes	None	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
ILLINOIS (Continued)											
Lincolnwood (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Maine Twp. (H. S.)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	No	...	St. Assn sponsors an additional hosp., med.-surg. and maj.-med. assn pays part of cost.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Morton Grove (Elem. Dist. #67)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No[b]	...	...	...	...	...	...	...	...	...	
Med.-surg.	No[b]	...	...	...	...	...	...	...	...	...	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Morton Grove (Elem. Dist. #70)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mt. Prospect (Elem.)											
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Northbrook (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Oak Park (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	additional hosp., med.-
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	surg., and maj.-med. ins.
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Oak Park & River Forest H. S. Dist.											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	No	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Park Ridge (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
River Forest (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
ILLINOIS (Continued)											
Riverside (Elem.)											
Life	No[b]	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No[b]	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Riverside-Brookfield Twp. H. S.											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	...
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	No	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Skokie Elem. Dist. #68											
Life	No	...	...	...	...	...	...	...	...	...	*St. Dept.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	54%	46%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	54%	46%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	54%	46%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Other*	No info.	No info.	No info.	No info.	No info.	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Western Springs (Elem.)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No[b]	...	...	...	...	...	...	...	...	...	
Med.-surg.	No[b]	...	...	...	...	...	...	...	...	...	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Wilmette											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	90%	10%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	90%	10%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	90%	10%	No	P, NP	Yes	Part	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Winnetka (Elem.)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	Part	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	No	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	No	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	50%	No	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
INDIANA											
Munster											
Life	Yes	Yes	Bd. of ed.	Ins. co.	1%*	99%	No	P, NP	Yes	Part*	*Employee pays $1 per
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	yr for ins. covering life
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	and maj.-med., the sch.
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	1%*	99%	No	P, NP	Yes	Part*	bd. pays the rest.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MASSACHUSETTS											
Belmont											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Brookline											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	Yes	P, NP, NS	No	...	St. Assn sponsors an
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	additional disability ins.
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	plan.
Maj.-med.	Yes	Yes	Local govt	Bl. Cr. - Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
MASSACHUSETTS (Continued)											
Milton											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Local govt	Bl. Cr. - Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Needham											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP	No	...	Two life ins. policies
Hosp.	Yes	Yes	Local govt	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	sponsored--employee pays
Med.-surg.	Yes	Yes	Local govt	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	entire premium for second
Maj.-med.	No	...	...	...	...	...	...	...	...	...	plan.
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Wellesley Hills											
Life	Yes	Yes	Local govt	Ins. co.	50%	50%	No	P, NP	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MICHIGAN											
Allen Park											
Life	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP, NS	Yes	Part	*Bd. of ed. pays "all
Hosp.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP, NS	Yes	Part	but $60."
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP, NS	Yes	Part	Employee may choose
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP, NS	Yes	Part	from two available plans
Disability	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP, NS	...	...	for each of the following:
Occ. liab.	No	...	...	...	...	...	...	...	...	...	hosp., med.-surg., and maj.-
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P, NP, NS	...	...	med. ins.
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Farmington											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Grosse Pointe											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	No[b/]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Harper Woods											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lake View (P. O. St. Clair Shores)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Oak Park											
Life	No	...	...	...	...	...	...	...	...	...	*Bd. of ed. pays "up to $100."
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	Part	Part*	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	Part	Part*	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	No	Local Assn	Ins. co.	Part	Part*	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
MICHIGAN (Continued)											
Southfield											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	St. Assn	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	No	St. Assn	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	No	St. Assn	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Trenton											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	67%	33%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	67%	33%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MINNESOTA											
Edina-Morningside (P. O. Edina)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	45%	55%	Yes	P, NP	No	...	Two term life ins. plans are offered. Data for $2,000 term life, are shown in table. A $5,000 term life is the second plan offered for which the employee pays all. An admin group life is also offered, admin pay all.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	45%	55%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	45%	55%	Yes	P, NP	Yes	Part	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Auto	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Golden Valley (P. O. Minneapolis)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	No info.	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	No info.	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	No info.	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Minnetonka (P. O. Excelsior)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	12%	88%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	12%	88%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	12%	88%	Yes	P, NP	Yes	All	
Disability	No[b/]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Roseville (P. O. St. Paul)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No[b/]	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Wayzata											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
MISSOURI											
Clayton											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Kirkwood											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	St. Assn	Ins. Co.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
MISSOURI (Continued)											
Ladue (P. O. St. Louis)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
University City											
Life	No	...	...	...	...	...	...	...	...	...	St. Assn sponsors an additional hosp., med.-surg., and maj.-med. ins. plan.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	All	None	Yes	P, NP	No	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Webster Groves											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
NEW JERSEY											During the first yr of employment all tchrs are required to enroll in a supplementary contributory life ins. plan sponsored by the State Pension Fund. After the first yr, membership may be discontinued.
Chatham											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Closter											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Cranford											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Cresskill											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Fair Lawn											
Life	Yes	No	Ret. sys.	Ins co.	None	All	No	P, NP	No	...	*Bd. of ed. pays for
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None*	Yes	P, NP	Yes	All	73 employees only.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None*	Yes	P, NP	Yes	All	See state note.
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	Yes	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Auto	Yes	Yes	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Glen Ridge											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW JERSEY (Continued)											
Glen Rock											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Haddonfield											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	No	...	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	No	...	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	All	None	Yes	P, NP	No	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Hillsdale											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Leonia											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	Yes	All	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Livingston											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	No info.	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	No info.	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	No info.	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Madison Twp. (P. O. Old Bridge)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Maywood											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Merchantville											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	80%	20%	No	P, NP	...	...	
Millburn											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employer pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW JERSEY (Continued)											
Montclair											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	41%	59%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mountain Lakes											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Mountainside (Elem.)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	No[b]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
New Providence											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	Slander, libel, defamation of character.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	See state note.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Paramus											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Princeton											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No[b/]	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Ramsey											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	Fidelity Bonds.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	See state note.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Ridgewood											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	
River Edge (Elem.)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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b/ No, but considering.

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					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW JERSEY (Continued)											
Rutherford											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Scotch Plains											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	....	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	....	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	....	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	....	...	
South Orange-Maplewood (P. O. South Orange)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Springfield Twp.											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Summit											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Teaneck Twp. (P. O. Teaneck)											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Tenafly											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	*Blanket policy provides
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	additional liability cov-
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	erage, amounting to
Disability	No	...	...	...	...	...	...	...	...	...	$100,000/$300,000, for
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	employees using own autos
Fidelity	No	...	...	...	...	...	...	...	...	...	for school purposes.
Auto*	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Verona											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	All	None	No info.	No info.	...	...	
Westfield											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	4	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW JERSEY (Continued)											
West Orange											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Wyckoff											
Life	Yes	No	Ret. sys.	Ins. co.	None	All	No	P, NP	No	...	See state note.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	No	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
NEW YORK											
Amityville											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Ardsley											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Baldwin											
Life	No	...	...	...	...	...	...	...	...	...	School owned vehicles.
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Briarcliff Manor											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Bronxville											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	Yes	All	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Brookhaven (P. O. Patchogue)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Byram Hills (P. O. Armonk)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

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					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW YORK (Continued)											
East Rockaway											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
East Williston											
Life	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	84%	16%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	84%	16%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	No info.	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Elwood Dist. #1 (P. O. Huntington)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Fayetteville-Manlius (P. O. Manlius)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Garden City											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Great Neck											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	Part	Part	Yes	P, NP	Yes	Part	plan available.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	Part	Part	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Greenburg Dist. #2 (P. O. Irvington)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Hastings-on-Hudson											
Life	No	...	...	...	...	...	...	...	...	...	Travel.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hampstead Dist. #1 (P. O. Hampstead)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW YORK (Continued)											
Hempstead H. S. Dist. #1 (P. O. Valley Stream)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hempstead Dist. #13 (P. O. Valley Stream)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Herricks (P. O. New Hyde Park)											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Hewlett-Woodmere Dist. #14 (P. O. Woodmere)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Jericho											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lawrence (P. O. Cedarhurst)											
Life	No	...	...	...	...	...	...	...	...	...	Group-practice clinic plan available.
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Lewiston-Porter (P. O. Youngstown)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. - Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	No info.	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Malverne											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	No	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	No	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No	P, NP	...	...	
Mamaroneck											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW YORK (Continued)											
Merrick Elem. Dist. #25 (P. O. Merrick)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Merrick Elem. Dist. #29 (P. O. North Merrick)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Merrick H. S. Dist. #3											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Northport											
Life	No[b]	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	60%	40%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	60%	40%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	60%	40%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
North Shore (P. O. Sea Cliff)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp	Yes	Yes	Bd. of ed.	Ins. co.	40%	60%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	40%	60%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	40%	60%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Oceanside											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Orchard Park											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Pelham											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Plainview-Old Bethpage (P. O. Plainview)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW YORK (Continued)											
Port Washington											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP, NS	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP, NS	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP, NS	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Rockville Centre											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Roslyn											
Life	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med. surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Scarsdale											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	No	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Seaford											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Sherrill (P. O. Verona)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Wantagh											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	State	Bl. Cr.	50%	50%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	State	Bl. Sh.	50%	50%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	State	Ins. co.	50%	50%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Westbury											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	None	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
White Plains											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP	Yes	Part	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP	Yes	Part	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	

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1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
NEW YORK (Continued)											
Williamsville											
Life	No	...	...	...	...	...	...	...	...	...	Libel, slander, and defamation of character.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No info.	No info.	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
OHIO											
Bay Village											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Beachwood											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Bexley											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Brecksville											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Canfield											
Life	No	...	...	....	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Fairview Park											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Greenhills-Forest Park (P. O. Cincinnati)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Independence											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

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1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
OHIO (Continued)											
Indian Hill (P. O. Cincinnati)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Mariemont (P. O. Cincinnati)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Local Assn	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Local Assn	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Local Assn	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Oakwood (P. O. Dayton)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Ottawa Hills (P. O. Toledo)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Rocky River											
Life	No[b/]	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Shaker Heights											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
South Euclid-Lyndhurst (P. O. Cleveland)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Upper Arlington (P. O. Columbus)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	
Med.-surg.	Yes	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	
Maj.-med.	Yes	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	No info.	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Westlake											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperations	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
OHIO (Continued)											
Worthington											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Wyoming											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
PENNSYLVANIA											
Abington Twp.											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP, NS	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP, NS	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP, NS	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP, NS	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Cheltenham Twp. (P. O. Philadelphia)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	75%	25%	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
Fox Chapel (P. O. Pittsburgh)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	54%	46%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No info.	No info.	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Haverford Twp. (P. O. Havertown)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Lower Merion Twp. (P. O. Ardmore)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	40%	60%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Mt. Lebanon Twp. (P. O. Pittsburgh)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	No	...	*Bd. of ed. pays $1.56 per mo. on life ins. and $.38 per mo. on maj.-med.
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Nether Providence Twp. (P. O. Wallingford)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	20%	80%	Yes	P, NP	Yes	All	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	40%	60%	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	40%	60%	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employer cooperation	Payroll deductions	Sponsor	Underwriter	Payment of premiums		Coverage		Dependent coverage		Other insurance and comments
					Employee pays	Employer pays	Voluntary	Eligibility[a/]	Covered	Employee pays	
1	2	3	4	5	6	7	8	9	10	11	12
Suburban School Systems--Enrollments vary (Continued)											
PENNSYLVANIA (Continued)											
Radnor Twp. (P. O. Wayne)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Springfield Twp. (P. O. Oreland)											
Life	No	...	...	...	...	...	...	...	...	...	...
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	All	No	P, NP	Yes	All	
Disability	Yes	Yes	Local Assn	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Springfield Twp. (P. O. Springfield, Del. Co.)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	40%	60%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Swarthmore-Rutledge (P. O. Swarthmore)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	20%	80%	Yes	P, NP	No	...	...
Hosp.	No	...	...	...	...	...	...	...	...	...	
Med.-surg.	No	...	...	...	...	...	...	...	...	...	
Maj.-med.	No	...	...	...	...	...	...	...	...	...	
Disability	No	...	...	...	...	...	...	...	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	

1	2	3	4	5	6	7	8	9	10	11	12
TEXAS											
Highland Park (P. O. Dallas)											
Life	No	...	...	...	...	...	...	...	...	...	Employees may choose
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	All	None	Yes	P, NP	Yes	All	from three available hosp.,
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	All	None	Yes	P, NP	Yes	All	med.-surg., and maj.-med.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	plans.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
WISCONSIN											
Shorewood											
Life	Yes	Yes	Ret. sys.	Ins. co.	68%	32%	Yes	P, NP	No	...	...
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	None	All	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co..	All	None	Yes	P	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P	...	...	
Fidelity	No	...	...	...	...	...	...	...	...	...	
Auto	No	...	...	...	...	...	...	...	...	...	
Wauwatosa											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	Yes	P	No	...	Bd. of ed. sponsors an
Hosp.	Yes	No	Bd. of ed.	Bl. Cr.	None	All	Yes	P, NP	Yes	All	additional life ins. plan
Med.-surg.	Yes	No	Bd. of ed.	Bl. Sh.	None	All	Yes	P, NP	Yes	All	and pays 50% of the cost.
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	All	None	Yes	P, NP	Yes	All	
Disability	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Occ. liab.	No	...	...	...	...	...	...	...	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Whitefish Bay (P. O. Milwaukee)											
Life	Yes	Yes	Ret. sys.	Ins. co.	65%	35%	No	P, NP	No	...	*For parents who are
Hosp.	Yes	Yes	Bd. of ed.	Bl. Cr.	25%	75%	Yes	P, NP	Yes	Part	asked to drive.
Med.-surg.	Yes	Yes	Bd. of ed.	Bl. Sh.	25%	75%	Yes	P, NP	Yes	Part	
Maj.-med.	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	25%	75%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP	...	...	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP	...	...	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No	P, NP, NS*	...	...	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

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